

When you shop at Target, you help us give 5% of our income to support education, the arts, social services, and volunteerism. Since 1946, that 5% has funded all kinds of good things, from concerts to field trip grants to disaster relief. Thanks to you, over \$3 million a week goes out our doors and into your neighborhoods. Doing good is easy when doing good is automatic. DO 5% GOOD.



TARGET.COM/COMMUNITY



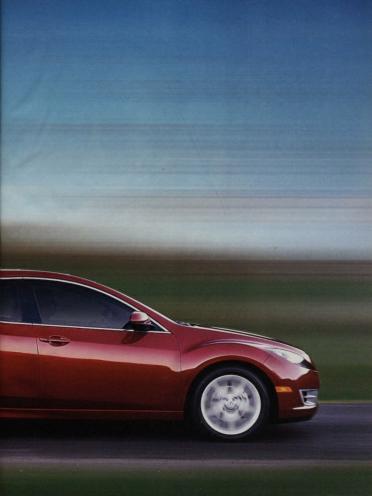
We know it's not polite to brag, so we'll stick to the facts. Namely, first-in-class* radar-based Blind Spot Monitoring," first-in-class Bluetooth Audio with MP3

player capability, first-in-class Bose Centerpoint Surround Sound and first-of-its-kind Welcome

Lighting System, If you'll allow us to go on, a

remarkably powerful yet pump-friendly 30

ask us "WHat's NEW?" YOU WON'T GET SMALL TALK



I'D SPEND MY POINTS ON A NEW CHAIR. FOR DAISY.

INTRODUCING POINTS YOU CAN SPEND LIKE CASH.

Put anything you want on your Chase Freedom™ credit card, and apply your rewards points to your next statement. There's no check to wait for It's fast. It's easy. It's Chase Freedom. Get yours at chase.com/freedom.

FREEDOM MATTERS

CHASE WHAT MATTERS



- 6 TO OUR READERS
- 8 | 10 QUESTIONS Bill
- O'Reilly, interviewed
- 12 | POSTCARD: BENSENVILLE 14 INBOX



Bill O'Reilly "Armed and dangerous," he says, page 8

- 17 THE MOMENT Re-creating the Big Bang-in Geneva
- 18 THE WORLD IS North Korea's leader ill? Canada's do-over elections: cookingshow conflicts in
- 20 | VERBATIM Ducks shilling porn; Cuban missive crisis; Serena's hybrid nature

- 23 | HISTORY Patching up the sports pros
- 24 | THE PAGE Tale of the tape; swing states
- 27 | POP CHART Lance Armstrong cycles back: lease is up on Rent; nyet to South Park?
- 28 | MILESTONES Remembering coach Don Haskins and editor Robert Giroux
- - 30 TUNED IN Campaigning for fickle favors of the media
 - 32 | IN THE ARENA Why Sarah Palin is more nostalgia than novelty
 - Tori Spelling Her sTori tops the best sellers, page 27





71 GOING GREEN

cramming store

can pad your 401(k)

faster than you think



- How to separate the Town brings out eco-friendly from the the sentimental in eco-poseur products 91 | MOVIES The Coen
- brothers baffle with 74 RIGHT ON YOUR MONEY Burn After Readina Shedding extra pounds and quitting smoking
 - 92 | BOOKS A prodigal son returns in Home
 - 93 | Music Metal lives! Metallica's latest makes all the right noise
 - 95 | DOWNTIME Monks who keep math from the masses: making fun of Martha!



Service first City Year students learn to give, page 48



Pakistan in transition A new leader's challenges, page 34

On the cover: Photo-Illustration for TIME by R. Mutt Studios. Obama head: Lonnie C. Major-Vistalux: McCain head: Yoan Valat-EPA. Insets, from left: Brooks Kraft-Corbis for TIME; Ben Baker for TIME

- 34 | WORLD: PAKISTAN Stronger security programs won't be enough to contain
- 42 CAMPAIGN '08: GOP Will Palin power win over women?
- 44 | BUSINESS: BAILOUT Why the government had to save Fannie and Freddie-and what that means for you

- 48 NATIONAL SERVICE Your Country Wants
- You!-a call goes out, with 21 ways you can give back and pay it forward to current and future stewards of the country; plus, Obama and McCain in their own words
- 66 | SOCIETY: TEEN GIRLS Don't blame the media for the sexification of living Lolitas



Ricky Gervais Waxing poetic and comedic, page 89

96 ESSAY: ALASKANOMICS Michael Kinsley shows that Palin is for the people-but only of her state

TIME (ISSN 0040-781X) is published weekly, except for two issues combined at year-end by Tane Inc. Principal Office: Teme & Life Building, Rockefetter Center, New York, N.Y. 10020-1393. Ann S. Mijore, Chairman, CED. Table (25% 000-778.13) is polithined weekly, except for the assess combined at year end by Tile no. Principal Office. The 6-6 Life Building, Robinstein Center, New York, 15, 1000-1382. Acres. Skoop and John Carrier, Principal Storier, The Company of the Company

TIME September 22, 2008



What We Can Do. With a special report and by co-hosting a major summit, TIME challenges thinkers and leaders to reimagine national service

AMERICA IS THE ORIGINAL DIY CULTURE— Do It Yourself. From the first settlement at Jamestown through today, we have been doing things ourselves.

Last year I wrote a cover story called "The Case for National Service." Now that the argument has been made, this year we're asking, How do we help execute that vision? Well, by doing it yourself—except in this case, we have hundreds of partners.

We became a co-sponsor this year of a national service summit whose mission is to make national service a reality for all Americans. We partnered with Service-Nation, a new coalition of 110 organizations dedicated to volunteer service, to convene a two-day gathering in New York City, on Sept. 11 and 12, that we're confident will have a lasting significance.

The thinking behind the event was simple: Let's bring together scores of thinkers and leaders in government, business and the nonprofit world to trade ideas for solving our greatest challenges through national service and civic engagement. Our partners have been formidable. The organizers include Alan Khazei of Be the Change, Michael Brown of City Year and John Bridgeland of Civic Enterprises. Joining me as co-chairs are Vartan Gregorian. president of the Carnegie Corporation of New York: Alma Powell, who runs America's Promise Alliance: Bill Novelli, CEO of AARP: Lavsha Ward, president of Community Relations and the Target Foundation; and Caroline Kennedy, whose father framed the mission best: "Ask not what your country can do for you; ask what you can do for your country."

It was decided that Day One—on Sept. II, the anniversary of one of the greatest challenges this country has faced—would be devoted to the Service-Nation Presidential Candidates Forum at



SERVICENATION
www.servicenation.org
Woodruff was tasked

with asking McCain and Obama how they would try to inspire citizens to serve











Serving up ideas Hatch, Ted Kennedy, Schwarzenegger, Miley Cyrus and Powell, clockwise from top left, help TIME answer the challenge of how to serve America

Columbia University. In their first joint appearance since becoming the official nominees of their parties, John McCain and Barack Obama would separately and in turn discuss their vision for national service-and how they would try to inspire the country with that vision. It is a tribute to their commitment to this issue that they both agreed to participate in the event with only seven weeks to go before Election Day. In back-to-back interviews, they agreed to answer questions presented by me and PBS political editor Judy Woodruff-and by you, via questions submitted online in the days before the event.

This is our second annual nationalservice special issue. Put together by a team that includes Jeremy Caplan, Laura Fitzpatrick, D.W. Pine and Julie Rawe, it contains 21 ways Americans can volunteer—right now. Bridgeland and John Dilulo ir, suggest rethinking the kind of service we associate with Christmas. Colin Fowell and Arnold Schwarzen. Egger each explain the passion they have for creating structures that foster civic engagement. And Ted Kennedy and Orrin Hatch talk about their Senate bill aimed at promoting national service.

We call it "21 Ways to Serve America." This is about practice, not theory. As I said, America is a do-it-yourself culture. And at TIME we believe that even fixing the world can be a DIY project.

(lick

Richard Stenael, MANAGING EDITOR

TIME September 22, 2008

FALL INTO A WEEKEND GETAWAY

Experience the Doubletree® Bed and Breakfast package.





Earn double Membership Rewards points from American Express for every Doubletree Bed and Breakfast package booked, completed and paid for with your eligible, enrolled American Express Card from September 1 through November 30, 2008.

Bomm points offer valid 09/01/2008 to II/30/2008. To be eligible to carn boms points, you must be enrolled in the Membership Rowards* program ("Program") at the time of pareliase and you must charge your from you religible, antolled American Express. "Card Promotion wilds for U.S. cristmenthers nois, as well as annual wilds credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual. Program fees, apply for certain Card products. For more information on the Program, with membershipseweds.com/terms or call 1980-XNP-EARN. Boms ID 5529. For Doublettee feed and Bearlafts treatment and conditions, with coloblettee com/technal/breafs.fixe. 2009.08 Hillon Hearls Corporation.

memoir, A Bold Fresh Piece of Humanity, is out this month. Bill O'Reilly will now take your questions



As a working-class kid who attended Harvard, what was your impression of the student body and faculty?

Alfred Basso CHARLESTON, S.C. Well, the faculty at the Kennedy School of Government was pretty good when I was there. The most interesting class I had was Persuasion, and I use there on the air to try to get people to listen to you, and to make your point so that they understand it.

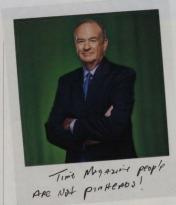
Have you ever changed your mind on an issue as a result of an interview you've done?

Ben Doty, SYCAMORE, ILL. I am open to hearing la subject's point of view, but I must tell you that we are very thoroughly researched. It's not Larry King, with all due respect to Mr. King. When I come in, I come in armed and dangerous. But if somebody impresses me, I'll think about it more, and if I change my mind. I'll tell the audience.

Everyone calls you a conservative, but you classify yourself as independent. Why?

Stephen Wells, TORONTO I hold some traditional conservative positions, absolutely, but I hold liberal positions as well. When I go out on the street, the real conservatives look at me askance: How come you're not attacking Obama? How come you believe in global warming? But that's never picked up by the left-wing media.

Would you ever consider working for CNN or any news network other than Fox News? Raymond La, STUART, FLA.



I work for people. I don't work for a network. So if there's a person over there who I respect, and they wanted me to do a certain thing, I would consider it.

You have become a more vocal supporter of environmental policies in recent years. Was there any particular event that prompted this change?

Saleem H. Ali, BURLINGTON, VT. I've always been a green guy ... ever since I read Silent Spring, by Rachel Carson. Obviously, we have to have energy here, but why we don't have alternative energy, like Brazil, is a scandal. As far as what I can do, I have to travel quickly, therefore I use transportation that uses energy, but I hardly use gas anymore. I'll walk.

Do you think it's O.K. to say "shut up" to someone you are interviewing?

Daniel Cruz, WATERBURY, CONN. I've said "shut up" six times in 12 years, and they all deserved it. They were either bloviating, filibustering or lying.

After a contentious interview. what kind of dialogue takes place during commercial breaks?

Brent Taylor, DALLAS I've never had anybody be angry with me in a commercial break. I mean, they know what they're getting into coming in here. In the beginning there were a couple people that were startled, but now even the dimmest person knows what The O'Reilly Factor is, and they're going to be challenged.

Given your defense of Sarah Palin's judgment on Bristol Palin, do you take back what you said about Jamie Lynn Spears' pregnancy—that her parents were to blame?

Emil Caillaux, LIMA When I talked about the Spears parents, I said the parents were pinheads because they didn't supervise their young daughters. I stand by that remark. There's no evidence that the Palins did not supervise their daughter or their other children.

Did your interview with Barack Obama change your opinion of him?

LANSING, MICH. I don't endorse candidates, and I don't tell people who to vote for, but I learned something about him: that he's a sincere man and a tough guy. His policy is what he says it is. He's no phony. He's telling you: I'm going to set up a big government apparatus, I'm going to redistribute income and I'm going to use more soft power than hard power abroad. What he says is what he believes.

If your story were made into a movie, who would you want to play you?

Andrew Y.H. Sun, LOS ANGELES Clint Eastwood is 78, but maybe at 52 Clint would have been the guy. Absolutely would have been the guy.



To watch a video interview with Bill O'Rellly and to subscribe to the 10 Questions podcast on iTunes, go to time.com/10questions

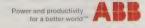
8



Cities that consume 30% less energy?

As a leading producer of energy-efficient solutions, ABB helps deliver major power savings, without compromising performance. Our lighting control systems can deliver power savings of up to 50 percent, and our building automation up to 60 percent. While everyone else is talking about energy prices, power shortages and climate change, ABB is doing something about it right here, right now, www.abb.com/energyefficiency.

Certainly.



Business Books. Afraid that the ax is

about to fall? How to clean up your act

and avoid the chop in a slumping economy

Understanding urgency—or stopping the 24/7 clock

BY ANDREA SACHS



Bulletproof Your Job: 4 Simple Strategies To Ride Out the Rough Times and Come Out on Top at Work By Stephen Viscusi Collins Business; 171 pages

SO YOU'RE SITTING AT YOUR DESK, WAVES of anxiety running through you. Your industry is going through rocky times, or worse, there are rumors of a layoff at your company. Corporate loyalty is history. Outsourcing is moving up the food chain. Is there anything you can do to protect your job? Not always, but this book offers a good road map for surviving an economic downturn. Don't sit there smugly and assume that your sterling credentials will save you, says the author bluntly: "Got a swanky Ivy League degree? How nice. Here's the cold hard truth: if you don't click with your boss, all that merit and pedigree won't get you anywhere when your job is on the line."

Viscusi is a believer that a last minute conversion to better business behavior can improve your chances for continued employment. The author's manifest on how to be a winning employee is neatly divided into four major pieces of advice.

Be Visible "If your superiors don't see you or know who you are, you're very cesty bet go," he says. That means showing up early and leaving late. (This is the Sneath Pete School of Management, though, It's fine to arrive five minutes earlier than your boss and leave 10 minutes later.)

Skip the two hour funches, and go to all those boring meetings.

Be Easy This is a toxic time to kvetch. There are easy babies and cranky babies, and you know which one you are. "Does your commute suck? Too bad," says Viscusi with a big dollop of tough love. "Is your cubicle too small? Don't want to hear it." Be Useful Going that extra mile will labell you as an asset: "It's time to become Mr. or Ms. Above and Beyond." Be a utility balger who is carable for filing



in anywhere, or be a specialist and razzle-dazzle your superiors. Be Ready Just in case your last minute maneuvers don't pan out, the author strenuously advocates fortifying your position with a solide bank account, a fresh résumé and a network of contacts.

Even though these tactics can work, its still better not to wait till late to recast your image, say Viscusi and other job experts. 'Don't be the employee that the clock is already ticking on, 'warns John J. Haggerty of the Cornell University ILR. School. 'The best thing to do is rey on the record that came before. We're looking in the rearview mirror.' In other words, shape up or get shipped out.



A Sense of Urgency
By John P. Kotter
Harvard Business; 196 pages

COMPLACENCY IS THE enemy of corporate success, says management guru Kotter. So he tries to light a fire under Ameri-

ca's managers. But be careful, he warns: There's constructive, true urgency, and there's destructive, false urgency. "With an attitude of true urgency, you try to accomplish something important each day, never leaving yourself with a heart attack producing task of running one thousand miles in the last week of the racer, he says. False urgency is marked by frenetic activity, meeting upon meetling, task force after task force after task force after lask force after an anxious, angry and frustrated workforce. Guess which urgency is more common?



OverSuccess: Healing The American Obsession With Wealth, Fame, Power, and Perfection By Jim Rubens Greenledf, 451 pages

THE AUTHOR'S OWN brush with American urgency has soured him on the 247 work life. "The intention of this book is to free me and tens of millions like me from the hamset's treadmill." he says, Rubens ties mindless ambition in the U.S. to major depression, addiction, personal and public debt and even the popularity of American Idol. "Unless we change our nations" culture." he cautions, "we will die alone and unhappy with our basalt countertops, Sub-Zero wine storage and massive credite and debt." Walt—is star bad?





INTRODUCING THE ALL NEW 2009 LINCOLN IMKS

LINCOLN REACH HIGHER

CHAIRMAN, CEO Ann S. Moore Selvia Auton, Howard M. Averell, Stephanie George, John Sc EXECUTIVE VICE PRESIDENTS ST

FOUNDERS Briton Hadden 1898-1929, Henry R. Luce 1898-1967

MANAGING EDITOR Richard Stengel EDITOR, TIME INTERNATIONAL Michael Elliott DEPUTY MANAGING EDITORS Adi Ignatius, Romesh Ratnesar ART DIRECTOR Arthur Hochstein NEWS DIRECTOR Howard Chua Foan ASSISTANT MANAGING EDITORS Michael Duffy,

REGIONAL EDITORS Zoher Abdoolcarim (Asia). EDITORS-AT-LARGE Kate Betts, Justin Fox, Nancy Gibbs,

SENIOR EDITORS (im Erickson, Aparisim (Bobby) Ghosh CHIEF OF REPORTERS Rate Kamlani COPY CHIEF Fillin Martens

SENIOR WRITERS John Cloud, Richard Corliss, Lev Grossman. STAFF WRITERS Lisa Takeuchi Gullen, Sean Gregory,

WRITER-REPORTERS Alex Altman, Gilbert Gruz, SENIOR REPORTERS Andrea Dorfman (Deputy): Amy Lennard Goehner, Barbara Maddux (Department Heads);

SENIOR CORRESPONDENTS Michael Grunwald. CORRESPONDENTS Washington James Carney (Bureau Chief); Los Angeles Rebecca Winters Keegan Miami Tim Padgett Baghdad Mark Kukis, Ali Al-Shaheen Bangkok Hannah

Beech Beljing Simon Elegant, Austin Ramzy Beirut Andrew Lee Butters Borlin Andrew Purvis Cairo Scott MacLeod Amany Radwan Hong Kong Michael Schuman Islamabad Aryn Baker Jerusalem Tim McGirk, Jamil Hamad, Aaron Klein Johannesburg Alex Perry London Catherine Mayer Moscow Yuri Zarakhovich New Deihl Jyoti Thottam Paris Bruce Grumley, Peter Gumbel, Jeff Israely Tokyo Coco Masters Administration Sheila Charney (Office Manager)

TIME.com Josh Tyrangiel (Managing Editor); Richard Zoglin

CONTRIBUTORS Aravind Adiga, Mike Allen, Peter Beinart, Leon Jaroff, Daniel Kadlec, Caroline Kennedy, Unmesh Kher,

COPY DESK Jose Fidelino (Deputy); Barbara Collier

ART Cynthia A. Hoffman, D.W. Pine (Deputy Art Directors): Graphics Jackson Dykman (Director); Joe Lertola (Associate Director); Lon Tweeten (Artist) International Cecelia Wong

PHOTOGRAPHY Alice Gabriner (Chief Picture Editor); Bill Kalis

Picture Desk Christine Elasigue, Beatriz Wallace International Maria Wood (Asia), Mike Bealing (Europe)

Washington Bureau Katic Ellsworth Contributing Photographers David Burnett, Thomas Dworzak, Yuri Kozyrev, RESEARCH CENTER Angela K. Thornton (Director): Susan Grebe HEADQUARTERS ADMINISTRATION Tosca LaBoy,

TIME FOR KIDS Martha Pickerill (Managing Editor); Nelida Manager) Big Picture Edition Brenda Jasevoli (Senior Editor); Editor) Licensed Products Jonathan Rosenbloom (Director); TIMEFORKIDS.com Josephine Bila (Executive Producer)

DIRECTOR OF OPERATIONS Brooke Twyford MAKEUP Sarah Bentley (Chief): Catherine Davey, PRODUCTION Paul Zelinski (Director): luanita Weems (Manager); Carrie A. Mallie, Arnold Patricio (Assistant Managers), Felice Pilchik EDITORIAL PRODUCTION Richard K. Prue, David Sloan Brian Fellows, Raphael Joa, Angel Mass, Stanley E. Moyse,

TECHNOLOGY SUPPORT David Yu (Director); Lamarr Tsufura TECHNOLOGY SOLUTIONS Scott Smith (Associate Director);

PRESIDENT AND WORLDWIDE PUBLISHER, TIME GROUP Edward R. McCarrick GENERAL MANAGER, TIME GROUP Alison Fried ASSOCIATE PUBLISHER, ADVERTISING Donald B. Fries VICE PRESIDENT, CONSUMER MARKETING Gene Foca MARKETING DIRECTOR Steve Can GENERAL MANAGER, TIME.COM John Cantarella VICE PRESIDENT COMMUNICATIONS All Zelenko

ADVERTISING SALES Brendan Ripp (Eastern Advertising Sales Director) Atlanta John Helmer (Manager) Boston Thomas Petersen (Manager); AnneMette Bontaite:

New York Peter Britton, Nina Fletcher, Rusty Gundrum, Barbara Oram Washington Meredith Long (Manager); Ray Farmer Chicago Tim Schlax (Manager); Julie Lonergan, Detroit Eric Davies (Advertising Director); Joseph Giacalone Los Angeles Frank Wall (Manager), Nancy B. Cooper,

Alisa Beeli, Parke Eager San Francisco Janet Haire (Manager); Megan Kent National Joan Carter (Special MARKETING Katherine D. Emanuilidis, Liza Greene.

Paton Roth, Ray Rualo (Managers); Giselle Aranda,

CONSUMER MARKETING Cathy Alonge (Finance Director): FINANCE Diane Drescher, Sherry Wolfe (Managers):

Advertising Parniyan Cagatay, Craig Stinehour (Managers); Christine Font Editorial Evelyn Carranza (Manager): Clara Waldron Reprints and Permissions Evelyn Carranza

Production Shari Lane (Manager); Patty Pivarnick, PUBLIC RELATIONS Betsy Burton, Daniel Kile (Directors);

TIME.com Timothy Bryan (Vice President, Sales); Craig Ettinger (Director); Laura Caggia (Associate Director); John McClain, Justin Oborne, Jody Reiss (Managers);

TIME FOR KIDS Gene Foca (Publisher); Roger Adler (Business ADMINISTRATION Headquarters Francesca DiMaggio. Sandy Green, Ann Savarino Atlanta Kendall Harlicka Boston Emily Davis Chicago Barbara Henkel, Monica Wood Detroit Lenore Woods Los Angeles Ani Barsamian Monica Marie Mallen New York Betsy Beam, Allison Berry, San Francisco Caitlin Buckley Washington Aziza Elgnawey LEGAL Robin Bierstedt (Vice President)

HUMAN RESOURCES Peter Vincent (Vice President):

Time Warner Retail Sales & Marketing Melissa Levin (Group Marketing Director); Dennis Marcel (Brand Manager):

TIME INC EXECUTIVE EDITORS Bill Shapiro, Sheryl Hilliard Tucker

THE MEDIA GROUP Wayne Powers (President, Time Inc. Media Group), Leslie Picand (Senior Vice President, CS&M), Amanda Kanaga (Senior Vice President, Digital), Lance Mald (Chief Creative Officer, Media Group), Peter Baser (Vice President, CSRM), Mary Haskin (Vice President, Marketing and Sales Development),
Mary Wojeiechowski (Vice President, Database Marketing), Jeff Sapan (Vice President, Integrated Marketing) EDITORIAL TECHNOLOGY Mitchell A. Klaif (Senior Vice Presidents): Agatha M. Gutrone, Abe Cytryn, Scott Haglund (Vice Presidents):



PROFESSION: PILOT CAREER: ACTOR

People are acquainted with the star, the multi-faceted actor, But John Travolta is also a seasoned pilot with more than 5,000 flight hours under his belt, and is certified on eight different aircraft; including the Boeing 747-400 Jumbo Jot. He nurtures a passion for everything that embodies the authentic spirit of aviation. Like Breitling wrist instruments: Founded in 1884, Breitling has shared all the finest hours in aeronautical history. Its chronographs meet the highest standards of precision, sturdiness and functionality, and are all equipped with movements that are chronometer-certified by the COSC (Swiss Official Chronometer Testing Institute). One simply does not become an availation supplier by chance.

For your nearest authorized retailer please call 800 641 7343.





INSTRUMENTS FOR PROFESSIONALS"

A year changing lives

Announcing the Bentley College/City Year give a year Partnership

Bentley is preparing global citizens

Social responsibility has always been a core element of Bentley's educational philosophy. Now, a groundbreaking partnership with City Year takes that commitment even further. Bentley students who optito "give a year" of national service with City Year will receive scholarship support, gain internship opportunities with leading global organizations and earn service learning credits. Bentley President Gloria Cordes Larson and City Year CFO and Co-Founder Michael Brown explain low this new

Q: As a Founding Partner of the "give a year" program, Bentley—a business university—seems to elevate the importance of civic engagement. Why? GCL: Because corporate social responsibility is part of our DNA. We have one of the oldest business ethics centers in the country. We are service—

into something we are putting resource into something we really believe in \$1,000,000 in scholarships underscore our commitment.

What excites you most about this new venture? MB: We've always believed that service should be an essential part of higher education. Bentley is making it happen. GCL: Our mission is to prepare future.

business leaders with both the skills and the values needed to solve world problems.

through a rignoun business and liberal
arric curriculum, integrated with civic
engagement.

Many Bentley students want careers in highly
competitive business fields. Why should they take
a year off for community service? MB: Actually, we think of this as a year on,
not a year off. GGL: Many students want to build professional skills while

George Deveney
City Year Aluman
Elba Valerio
Bently; Cathpe 01,
City Year Aluman
Peter Wholey
City Year Aluman
Peter Wholey
City Year Aluman





deserves credit.

The City Year experience has been described as

"transformative." How so? MB: Simply put, it turns on

What are your hopes for the future of the "give a year"

program? MB: At City Year, we're hoping GCL: And I'm hoping that more colleges





Ultimately, will the "give a year" program be good for business? MB: The marketplace is already of leadership we are fostering. GCL: This

Michael Brown CEO and Co-Founder of City Year Gloria Cordes Larson President, Bentley College

give a year. change the world.



Learn MORE about the "give a year" partnership at bentley.edu/giveayear



Business in a Whole New Light www.bentlev.edu

Postcard: Bensenville. As one of

America's most congested airports modernizes, a suburb in its shadow faces demolition. **Hoping for**

Global Dispatch For a new postcard from around the world every day, visit time.com

one more delay at O'Hare

BY ALEX ALTMAN

MEN THE FROME LEFT, THE ANYmals moved in. Deve, skunks and rabbits creep through the streets of Bensenville, III, a blue collar community nestled against the edge of Chicago's O'Hare International Airport. Rows of houses, a few still ribboned with Christmas lights, lie empty, their doors boarded up. Low-lying jets pierce the silence. Police still patrol for vandals, and contractors tend to unkempt lawns, but in the fading afternoon light, parts of this in the result of the contractors that the contractors the contractors that the value of the serie village resemble a ghost town.

The exodus from Bensenville was spurred not by deay but by development. The suburb squast is in the crossbairs of a \$15 billion plan to ease gridlock at O'Hare, the world's second busiest hub, by adding more parallel runways. For the past three years, the O'Hare Modernization Program (oMP) has been gobbling up land in a 300-acre (120 hectare)" acquisition area" that comprises about 17% of the village. Ninety-five percent of the neighborhood's 542 homes are plastered with signs proclaiming them Chicago property.

Though the OMP paid market prices for the homes and businesses it acquired and assisted residents with relocation, the area's 28 remaining homeowners are refusing to move-and seething at the plan's champion, Chicago mayor Rich ard Daley. "The city's pitch was, We're going to take your home one way or another," says lo-O'Hare seph Karaganis, Bensenville's attorney. "Sell voluntarily, or we'll take you to court to condemn your property." Daley. says 25-year resident Roberta Baird, "is like the bully on the playground who wants all the toys."

Bensenville was founded in 1884 after Chicago cemented itself as the news of the nation's railroads, and it hasn't strayed far from its middle class roots. Despite its modest homes, the village offers residents perks like free transportation to doctors' offices and a Father's Day fishing derby. Locals tout its afety, schools and



Home alone Bob Rackow is one of the last remaining residents of his Bensenville neighborhood

affordable living standards. "I don't want to leave the town, and I don't intend to," insists Arlene Benson, 83.

By Chicago's calculation, Bensenville is a necessary casualty. "This is a project of national significance," says Rosemarie Andolino, the own's executive director, who rattles of the airport-expansion plan's hefty benefits: up to 195,000 new jobs, an annual s'£ billion boost in economic activity, and the potential to slash average passenger delays at one of

the country's most congested

Her message seems to be resonating: scores of nearby communities favor revamping O'Hare, But Bensenville president John Geils—citing cost overruns and a funding short-

fall—argues that part of his village is being gutted for a rumway that "has abso lutely no chance of being built." Further, he notes that increasing capacity just as soaring fuel prices nudge the aviation industry into a tailspin may be a fool's er rand. (Andolino maintains that construction is on track: in November, O'Hare will unveil its first new runway since 1971.)

While residents call their fight a David-vs. Goliath battle, the village may soon be forced to pocket its slingshot. Last month a county judge dis solved an injunction that had prevented Chicago from razing the acquisition area until the environmental impact could be measured. Unless an appeals court steps in as Bensenville's 11thhour savior, the path is clear for the bulldozers to start rolling. And while 14 million cubic yd. (11 million cubic m) of dirt have already been moved in the reclamation, a small plot of sacred soil continues to stoke debate: the project's footprint covers the 1,300 graves in St. Johannes Cemetery, which the city says it will be forced to unearth. The forecast for the 159-year-old site dark ened in May when the U.S. Supreme Court declined to hear the case.

neighborhood holdouts vow not to be strong armed out of the community where they nurtured careers and families. "How can [Chicago] come in here and say, "I'm taking your home?" asks longtime resident Gail Flores. "This is America."

Changing jobs? Hard. Moving your 401(k)? Easy.

Get the help you need from a Fidelity Rollover Specialist.

A 401(k) from an old job can be a powerful part of your retirement planning, but only if you make the most of it. As America's #1 choice for IRAs and 401(k)s, nobody is more committed to helping investors like you get their retirement savings on track.

GET ON TRACK IN 3 EASY STEPS

1 ROLL OVER

Expand your investing options with a no-fee¹ Fidelity Rollover IRA. And bring existing IRAs together to make it all easier to manage.

2 INVEST

Get free help choosing the right investments for your goals.² 3 MANAGE

We'll review your portfolio by phone or in person; you can even do it yourself online.

Our Rollover Specialists can get you started today. They'll even help you with the paperwork.

CALL 866.853.1148

CLICK Fidelity.com/changingjobs

VISIT Fidelity Investor Centers located nationwide

Fidelity

Smart move:

Before investing, consider the fund's investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully.

Source for chain that "Fidelity Americs's ET refirement provider" is PLANSPONSOR 2007. Recordkeeping Survey © Asset International Inc.

Source for claim that "Fidelity is Americas" it retirement provider" is PLANSPONSOR 2007 Recordiseeping Survey © Asset International Inc.
Based on defined contribution assets and participants of recordiseepers reporting as of 12/31/06. Cerulii Associates, The Cerulii 2009.

**Retirement Edition, First Quarter 2008. Based on an industry survey of firms reporting Total IRA Assets Administered for Quarter 1000.

**Retirement Edition, First Quarter 2008. Based on an industry survey of firms reporting Total IRA Assets Administered for Quarter 1000.

**Retirement Edition, First Quarter 2008. Based on an industry survey of firms reporting Total IRA Assets Administered for Quarter 1000.

**Retirement Edition, First Quarter 2008. Based on an industry survey of firms reporting Total IRA Assets Administered for Quarter 1000.

**Retirement Edition, First Quarter 2008. Based on an industry survey of firms reporting Total IRA Assets Administered for Quarter 1000.

**Retirement Edition, First Quarter 2008. Based on an industry survey of firms reporting Total IRA Assets Administered for Quarter 1000.

**Retirement Edition, First Quarter 2008. Based on an industry survey of firms reporting Total IRA Assets Administered for Quarter 1000.

**Retirement Edition, First Quarter 1000.

**Retirement Edition, First Quarter 1000.

**Retirement Edition, First Quarter 1000.

**Retirement Edition First Administer 1000.

**Retirement Edition First Administration First Province 1000.

**Retirement Edition First Administration First Province 1000.

**Retirement Edition First Pro

Fund expenses, brokerage commissions, and SIMPLE IRA fees still apply. Depending on your situation, low-balance, short-term trading, and

2 Guidance in provided by Fidelity Representatives through the use of Fidelity's suite of guidance tools. These tools are educational tools and no intended to serve as the primary or sole basis for your investment or tax-planning decisions.

499739

Inbox



McCain: Temper of the Times

ALTHOUGH I AM TROUBLED BY THE REFUSAL of Senator John McCain to answer many of the questions asked of him, the emphasis TIME placed on that aspect rather than on his answers on the issues is another example of the media's liberal bias (Sept. 8). I was disappointed that the vast majority of your interview with McCain was devoted to his "prickly" attitude, when the full version of the interview on TIME.com had much more substance.

Alanna Rice, COUNCIL BLUFFS, IOWA

YOUR SPECIAL ISSUE ON THE REPUBLICANS bent over backward to present McCain as an honorable man, but the transcript of your bizarre interview, in which McCain refused to answer simple and legitimate questions, was frightening. It showed a resentful, uncommunicative and uncooperative McCain who was

uncomfortable with the straight talk | accomplished. While I understand there he used to be known for and who had a chin on his shoulder the size of a sequoia. Such a volatile temperament renders him unfit to have his finger anywhere near the Button.

Lee Otterholt, LAGUNA BEACH, CALIF.

WHY COULDN'T MCCAIN SIMPLY PROVIDE his definition of honor? He misjudged this opportunity by failing to realize that the answer was for those who have not read his books. Read your book, McCain? We've decided to read Obama's.

Jav Fenwick and Cindy Norris, BOONE, N.C.

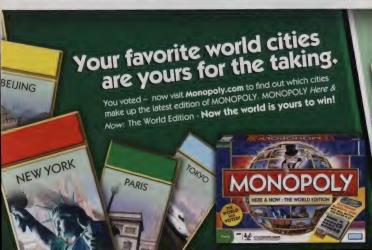
IN YOUR RECENT ISSUE FEATURING BARACK Ohama, he is portraved as an all-around person fit for the job of being the next President of the United States. Your articles on McCain were anything but that. He does not get credit for anything that he has is freedom of the press, there still needs to he freedom of choice.

Rivky Levy, BROOKLYN, N.Y.

TIME'S COMPILATION ON SENATOR MCCAIN is brilliant and timely. It extols the honesty and integrity of McCain, and it all rings naturally true. Real courage comes from inborn convictions, not training. McCain certainly has the right stuff. Our country needs a President who has guts, not popularity.

Thavalan Cumarasamy, CHERRY HILL, N.J.

THOUGH I DIFFER WITH MCCAIN ON SPEcific issues. I've always admired his mayerick spirit and straight-talk approach to the press. But his interview with TIME raises grave concerns. McCain could have defused legitimate questions about his campaign's new discipline in any number of ways, but to put reporters from a major



newsmagazine in the deep freeze betrays a fundamental lack of self-control, not to mention candor. Do we really want to elect such a mercurial individual as our Commander in Chief?

Owen Prell, MILL VALLEY, CALIF.

Michael Phelps Rules!

I DISAGREE WITH MARK REESE'S COMMENTS in Inbox regarding Michael Phelps [Sept. 8]. It may be true that Phelps had the advantages of technology in breaking Mark Spitz's speed records; however, Phelpswith his laser-sleek swimsuits and streamlined swimming caps-competed for his eight medals against other athletes with the exact same advantages. Phelps won those medals fair and square and should not have to justify his victories to those who think he should have done it the "oldfashioned way."

Ianice Heidt, HOUSTON

In Defense of Wine's Terroir

IN "FIFTY STATES OF WINE," WE HAVE MORE underinformed pabulum [Sept. 8]. I am no snob, but I expect what's in the bottle to accurately reflect the wine's place of origin, traditions, agricultural history and, yes, terroir, which describes all of the preceding. Neither Joel Stein nor Fred Franzia has enough understanding of the subject to speak of it intelligently and should not be relied on to teach curious readers.

David Moore, Moore Brothers Wine Co.

PENNSAUKEN, N.J.

Adversity and Character

RE MICHAEL KINSLEY'S ESSAY ON POLIticians and personal tragedy: Kinsley, you've got to get out more |Sept. 8|. It is human nature to take the easy path. Keeping a Down-syndrome baby or refusing preferential treatment in prisoner of war conditions is a measure of character. That's what it takes for me to choose a candidate, facing an uncertain world with insufficient data. Some can say what they'll do under pressure: others have demonstrated what they did under the intense heat of reality.

Troy Hammond, ASHBURN, VA.

SETTING THE RECORD STRAIGHT

In TIME's Sept. 8 issue, we angered some proud Minnesotans by identifying the site of the Republican Convention as Minneapolis: it took place in the other Twin City, St. Paul.

Tom Wolfe's Long, Strange Trip

DESPITE HIS CLAIM IN "10 QUESTIONS" that he never used LSD. Tom Wolfe told Rolling Stone magazine that, in fact, he had taken acid once during the writing of his book The Electric Kool-Aid Acid Test | Sept. 81. He said. "It scared the hell out of me." It seems Wolfe has inadvertently verified his assertion that the drug culture "inevitably leads to a total lack of intellect." Or maybe he just forgot.

Chase Martin, COLLEYVILLE, TEXAS

HOW TO REACH US Our e-mail address is letters@time.com. Please do not send attachments. Or you can send your letter to: TIME Magazine Letters, Time & Life Building, Rockefeller Center, New York, N.Y. 10020. Letters should include the writer's full name, address and home telephone and may be edited for purposes of clarity and space.



Customer Service and Change of Address For 24.7 service, please use our website: www.time.com/ customerservice. You can also call a 800-843-8463 or write to TIME at P.O. Box 10001, Tampa, Fla. 12010

Back Issues Contact us at help single@customersiv.com or call 1 800-274-6800 Reprints and Permissions

e-mailing timereprints us@timeinc.com. Advertising For advertising rates and our editorial calendar, visit timemediakit.com. Syndication For international licensing and syndication requests, e-mail syndicationsi



"Shopaholies Rejoice."

INSTINC

An after-hours fashion emergency is averted by lightning-fast Internet.

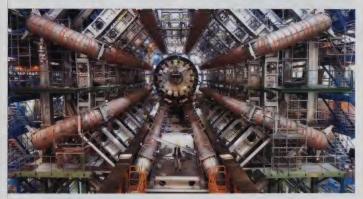


Sprint

NOW PLAYING: THE SAMSUNG INSTINCT. A PROOF FEATURING LIGHTNING-FAST INTERNET—FASHION WILL BE IN YOUR CLOSET BEFORE ITS ON THE RUNWAYS. A SO STADRING TURN-DE-TURN SPS NAVIGATION. LIVE TV AND SHOOT-AND-SEND VIDEO, ONLY FROM SPRINT AND ONLY ON THE NOW NETWORK.

Briefing THE WORLD | VERBATIM | HISTORY | THE PAGE

POP CHART | MILESTONES



The Moment

9|10|08: Geneva

IF YOU'RE READING THIS, THE WORD did did not not also Wednes day morning—but then, no serious person thought it would. Two men with more of a cause than a clue, however, had sued to stop the Large Hadron Collider (Luc), a new particle accelerator near Geneva, from being switched on, arguing that it could lead to black holes or other scary things that could destroy the earth.

The weight of scientific evidence was overwhelmingly against the men, so the lawsuit didn't go ahead, and at 4:30 a.m. E.T. that day, the start up of the EHC did. A beam of protons was sent whirling around a ring-shaped tunnel some 300 ft. underground and nearly 17 miles around, making the circuit in approximately \$\frac{1}{270,000}\$ of a second.

The LHC represents the latest and easily most ambitious attempt to fathom such primal questions as how the universe began and what all matter—including us—is made of. When the device goes into collision mode later this fall, physicists will send two

beams of protons through the tunnel, in opposite directions, causing about 600 million head-on crashes every second, each of which will create a minuscule fireball that briefly reproduces conditions that haven't been seen since a

The Large Hadron Collider promises to broaden our world—not end it

millionth of a millionth of a second after the Big Bang. And out of those fireballs will emerge ... well, nobody knows for sure, or no one would have spent 38 billion to build this contraption in the first place.

the things made out of them have mass, and they believe the elusive Higgs is what gives it to them. "If we didn't find the Higgs," says Lisa Ran dall, a Harvard theorist, "it would be shocking." Beyond that, the LHC could discover a whole new

they'll see is a long-sought

boson. Quantum physicists

why protons, neutrons and all

particle called the Higgs

could discover a whole new class of particles predicted by a theory called super symmetry. It could even uncover the existence of extra dimensions of space beyond the three we're familiar with. What it won't do—let's be clear—is destroy the planet.

TIME September 22, 2008

2 London

Verdict for

Bombers

Three of the eight

men accused of

plotting to blow

up transatiantic

flights using liquid

explosives hidden

in plastic soft-drink

bottles were found

guilty of conspiracy

to commit murder. but the jury falled

to reach verdicts

even on whether

targeted aircraft.

Prosecutors said

arrests made it

to convince the

restrictions on

carrying liquids

aboard planesmeasures sparked

remain in place

at many airports

around the world.

jury of an imminent

threat. Meanwhile,

by the 2006 plot-

the suspects' early

difficult to collect enough evidence

on four of the men

(one was acquitted

of all charges)-and

the cell had actually

commercial

Liquid

The World





Kim Jona Il was conspicuously absent from 60th anniversary celebrations in Pyongyang

1 North Korea

Dear Leader in Decline?

After Kim Jong Il failed to attend a parade marking the country's 60th anniversary, rumors began circulating that the secretive North Korean leader's health was deteriorating. State media have not reported a public appearance by Kim since Aug. 14, though Western intelligence officials say the 66-year-old dictator has manipulated such reports before. White House officials could not confirm the rumors but said they are monitoring the "opaque" nation amid stalled talks over its nuclear program. The Dear Leader assumed power in 1994 after the death of his father, North Korea's founder, Kim Il Sung; so far none of his three sons have emerged as the heir apparent. North Korea has dismissed the rumors, calling them a "conspiracy plot."

3 Baghdad

Petraeus Hands Over the Kevs

General David Petraeus turns over control of U.S. troops in Iraq to his former deputy. Lieut, General Raymond Odierno, on Sept. 16. In July the Senate voted to promote Petraeus to head the military's Central Command, covering central Asia and the Middle East, including Afghanistan and Iraq. He assumes his new post this fall, filling the void left by Admiral William J. Fallon, who resigned in March over clashes with the Bush Administration.



He helped Petraeus

implement the 2007

a full general before

surge and will become



General David Raymond Odierno Petraeus

He'll try to repeat Iraq's drop in violence in Afghanistan, where the Taliban appears to be strengthening

4 Toronto

Election. Again

Canadian Prime Minister Stephen Harper dissolved Parliament on Sept. 7 and called for an early election-the third national vote in four years. A ballot had been scheduled for 2009, but analysts said the new Oct. 14 date benefits Harper's Conservative Party by getting voters to the polls before they can be influenced by the outcome of U.S. elections or a continuing slump in the economy.



5 Caribbean

FIERCE WEATHER Four storms in as many weeks have battered the Caribbean, spurring repeated mass evacuations and a climbing death toll. In Haiti, where areas of most of the nation's provinces are underwater, the storms have left an estimated 1,000 people dead and millions without food, water and shelter. In Cuba few deaths have been reported, but 2.6 million people—a quarter of the nation's population-sought refuge from Ike. Cuba's government has predicted damage in the billions of dollars.



Percentage decrease in applications for U.S. citizenship since January, after Immigration Services raised the fee from \$400 to \$675

Number of aid vehicles hijacked in Darfur since January: 43 drivers are still missing



6 Bolivia

TANNA TO THE STREETS Protesters took over public offices across the country amid escalating opposition to leftist President Evo Morales. The protesters want to stop Morales from rewriting the constitution and redistributing natural gas rewenue from wealthy states to poorer indigenous communities. On Sept. 10, Morales ordered U.S. Ambassador Philip Goldberg to leave the country, accusing him of "conspiring against democracy."

7 lowa

More Trouble In Postville



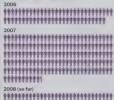
The Department of Agriculture has cited Postville-based Agriprocessors Inc. a kosher slaughterhouse targeted in a huge immigration raid in May-for Improper slaughter, on the basis of video evidence (above) supplied by PETA. The Iowa attorney general has also charged the company with more than 9.000 childlabor-law violations. alleging it had hired children as young as 14. Agriprocessors denied the

8 Afghanistan

Backlash on Civilian Deaths

U.S. and waro air strikes killed 3 ar civilians in 2007, three times as manyas in the previous year. Human Rights Watch reported, amid a dispute over civilian fatalities in an Aug. 22 attack. New video footage has prompted U.S. investigators to re examine their initial conclusion that most of the strike's casualities were Taliban. One tribal elder offered to dig up victim's graves to prove their innocence.

Number of civilians killed by air strikes in Afghanistan



9 Bangkok

Recipe for An Ouster After withstanding months of protests

and calls for his resignation. Thai **Prime Minister** Samak Sundaravej was ultimately forced from office Sept. 9 on a technicality. According to a court ruling. Samak's gig as an occasional host of a TV cooking show violated a conflict-of-interest article in the Thai constitution that prohibits the Prime Minister from having a job outside of official duties. Yet just as soon as Samak was removed, his party declared its intention to renominate him a move likely to perpetuate Thailand's political unrest. Samak's detractors allege he is merely a proxy for exiled former Prime Minister Thaksin Shinawatra.

removed in a

military coup

in 2006



10 New York

Reading the Candidates

With the presidential race in the homestretch, publishers are scrambling to meet demand for books by or about the contenders, loe Biden's memoir was just reissued in paperback, and a second Sarah Palin bio is already in the works, with 100,000 copies coming out in October. While Barack Obana's two books are best sellers, John McCain fills more shelf space: since becoming a Senator, he's penned five hefty tomes with speechwriter Mark Salter.

* | What They're

Wearing in Japan:

Outgoing Prime Minister Yasuo Fukuda failed to energize the country during his lackluster tenure, but he knows how to deliver a

he knows how to
deliver a
parting shot.
"I'm not like
you." Fukuda
barked at a reporter
who questioned

who questioned whether he'd given his all in the post. The sharp comeback

is now a pop-culture catchphrase; T shirts

adorned with the remark are the best-selling item among more than 900,000 designs at online retailer Club T.

あなたとは違うかです



allegations.

Amount lost by United Airlines shareholders after an article on the company's 2002 bankruptcy was mistakenly picked up BILLION as a breaking story. UAL stock dropped 75% in 11 minutes



Time that four protesters lived in a redwood tree in Berkeley, Calif., to stop developers from MONTHS cutting it down, before surrendering on Sept. 9

Verbatim

'Pakistan and Afghanistan are like twins conjoined.'

HAMID KARZAI, President of Afghanistan. speaking at the inauguration of Pakistan's new President, Asif Ali Zardari, about the enduring troubles of the neighboring nations

'My name is the butt of a joke, the source of a laugh and the title of a scandal.'

> JACK ABRAMOFF, former Republican lobbyist, before being sentenced to four years in prison for corruption and tax evasion

'I think our third child is this campaign.'

> MICHELLE OBAMA, wife of Democratic presidential nominee Barack Obama, on the possibility of expanding their family

'That's a lot of money we can be using for wildlife conservation.'

> RACHEL LEVIN. spokeswoman for the U.S. Fish and Wildlife Service, on why the agency won't spend \$300,000 to fix a duck stamp that mistakenly lists a phone-sex number instead of a number to re-order stamps

'I want to tell you, Detroit, that you done set me up for a comeback.'

KWAME KILPATRICK. the city's former mayor, resigning after a sex-and-misconduct scandal

'Democracy is a process, not a destination.'

> JARDO MUEKALIA, representative for Angola's Unita, a rebel movement turned opposition party, on the nation's first election in 16 years. Unita later lost by a landslide

'A combination of a pit-bull dog, a young Mike Tyson and an alligator.'

> RICHARD WILLIAMS, father of Serena Williams, describing his daughter after she defeated Jelena Jankovic for the U.S. Open











Back & Forth:

Cuba

End the ruthless and cruel economic, commercial and financial blockage imposed against our Motherland. Statement from the CUBAN



FOREIGN MINISTRY rejecting \$100,000 in U.S relief aid in the wake of Hurricane Gustav and calling instead for an end to economic sanctions

'That is not acceptable in a western hemisphere that is democratic."

Secretary of State CONDOLEEZZA RICE stating that the U.S. would not recognize the dictatorial regime by lifting the embargo

The Governator

Long before he was an actor or a governor, [he] wore little, tiny trunks and posed. He's a poser. and he should stop posing."

LANCE CORCORAN, spokesman for the California Correctional Peace Officers Association, which launched a recall campaign against Governor Arnold Schwarzenegger, saving he mismanaged the state budget

'The governor is not going to be Intimidated into giving a pay raise.'

Schwarzenegger spokesman ADAM MENDELSOHN, saving voters recalled California's previous governor, Gray Davis, for yielding to the union's demands

Russia

That is no way for a responsible power to conduct itself."

Vice President DICK CHENEY. during a rare trip abroad. accusing Russia of selling weapons to Iran and using "brute force" against Georgia

Russia is a state that from now on

must be reckoned with." Russian President DMITRY MEDVEDEV

dismissing

as futile



TIME September 22, 2008

IS IT MORE INSANE TO CHARGE AN EXTRAVAGANT AMOUNT FOR A LUXURY SUV, OR TO PAY IT?

If something costs more that despit mean it's better And to prove it we created the all-new kin Borredo. It offers much of what you'd expect to find in a usury SUV.

Phonorews of souther we soom for seven adults

46. Round Content

SIRIUS Satellite Rantin

Downtol Brase Contro

The latest in safety technology

and available for

BLUETOOTH wineless technological

Push-button start

Voice-activated n

Daniel Control

The contract of the contract of

vvidescreen entertainment system

and back as also shall all the state of the

Infinity (Oscarskia) and assistant with MOS article

Altha ked by an industry-learning warranty and proced considerably less than you'd exceed to pay the anie when other can companies meth thank we're cross to make a seasonably preset leavery sold, we think they we say the to

kiaborrego.com



THE 2009 KIA BORREGO A NEW KIND OF LUXURY SUV

starting under \$27,10kg





A Brief History Of:

Sports Medicine



S NEW ENGLAND PATRIots fans will attest, the scariest letters in sports are ACL-as in an anterior cruciate ligament tear, probably the knee injury that ended quarterback Tom Brady's season on Sept. 7. But thanks to the marvels of modern sports medicine, the Pats' superstar should be dissecting defenses again in 2009. Ever since surgeon Frank Jobe revolutionized baseball in the 1970s with the pioneering elbow-repair technique now known as Tommy John surgery, doctors have been developing innovative ways to treat sports injuries. From managing concussions (some 300,000 annually in the U.S.; football players and female athletes are at higher risk) to 'scoping shoulders and knees, modern physicians can restore athletes' abilities, resuscitate their careers-and even save their lives. -- BY ALEX ALTMAN

SURGERY The L.A. pitcher got the first elbow-ligament replacement in 1974: today 83% of patients come back throwing heat



New "hypothermia therapy" may limit dangerous swelling; in 2007, it helped tight end Kevin Everett walk again after a lifethreatening injury



CONCUSSIONS
Designed with

better knowledge of how trauma occurs, high-tech mouth guards and headgear protect vulnerable noggins

- ARTHROSCOPIC SURGERY

Developed in Japan, it fixes frayed joints with minimal invasion, enabling many athletes to begin rehab in days



About 80,000 ACLs tear annually. Girls are up to eight times as likely to suffer the injury, which sidelined Tiger Woods in June

letes abilities, resuscitate
ir careers—and even save
ir lives.—By Alex Altman

THE SKIMMER



The War Within

By Bob Woodward Simon & Schuster, 487 pages

"The President rarely was the voice of realism on the Iraq War," writes Bob Woodward near the end of The War

Within, his fourth volume on George W. Bush. And after seven years of reporting on the President, Woodward may well have given us his culminating judgment. In his most measured behind-the-scenes look at the White House to date, Woodward stakes out a middle ground between 2002's hagiographic Bush at War and 2006's scalding State of Denial. While Denial seethes with a barely contained anger (mostly directed at Defense Secretary Donald Rumsfeld). The War Within closes its eyes and shakes its head slowly in resignation. In 2006, it appeared as if

there was no plan to succeed in

stalled. Bush forged ahead confidently with a policy that amounted to little more than "We must win." As Woodward writes, "No matter how he tried to dress it up with positive language and sugarcoat it to the American public, he was losing the war. But somehow he had no set deadlines, demanded no hurry." Eventually, Bush ceded the responsibility for a new strategy to National Security Adviser Steve Hadley, who pushed ahead with the idea of a troop surge despite n desire by almost everyone inside and outside the Administration to

start withdrawing troops. It was

Iraq. Though sectarian violence

had spiked and political progress

policy through brute force—but it succeeded in reducing the violence.

As usual. Woodward empties his notebooks, delivering the delicious quotes ("I'm a Socratic Method person", says Bush) and analysis (Woodward claims the reduction in violence owes as much to covert operations against extremists as to the surged that we've come to expect—and frankly, demand—from his work. A better first draft of history night be difficult to find.—BY GLERET CRUZ

READ SKIM

TIME September 22, 2008

The Page

Read Mark Halperin every day on thepage.time.com



OBAMA LEADS IN TWO KEY states but trails McCain in two others-similar to George W. Bush and



MICHIGAN TIME/CNN poll: OBAMA 49, MCCAIN 45 2004 election results: KERRY 51, BUSH 48



MISSOURI TIME/CNN poll: MCCAIN SO. OBAMA 45 2004 election results: BUSH 53, KERRY 46



NEW HAMPSHIRE TIME/CNN poll: **OBAMA 51. MCCAIN 45** 2004 election results: KERRY 50. BUSH 49



VIRGINIA TIME/CNN poll: MCCAIN 50. OBAMA 46 2004 election results: BUSH 54, KERRY 45

CAMPAIGN SCORECARD



Palin and III post-St. Paul bounce gave John McCain a turbocharge (and squelched any positive thrust the Democrats might have had after Denver), Barack Obama seems thrown off by his change in fortune. and Democrats have not been able so for to curb the Republicans

forward motion.

Party Unity Thanks to deft

handling of Hurricane Gustav. finessing of the popular-with-thebase/unpopularwith-the-nation President Rush the crossover appeal of Palin, ample media-bashing and a convention punctuated by chants of "U.S.A.!" and "Drill, baby.

drill," Republicans

McCain-challeng-

ing Democrats with

the partisan energy

essential to win.

The alchemy of mixing a fun-loving but prickly 72-yearold Washington have united around

Enthusiasm

Money

Palin-by prompt-

Momentum, Party

Unity and Enthusi-

asm) and hitting

the fund-raising

circuit-has helped

diminish what was

expected to be a

ing a flood of

donations (see

Exposure and part Wizard of Oz obliterated the enthusiasm gap in the media and among voters. The "Yes we can" excitement that Democrats have enjoyed all elec-

substantial giving to her opposition as well for its money.

fixture with a sassy fortysomething mother of five whose backstory is part Northern

major Democratic cash advantage. But the controversial Alaska governor inspired tion season is getting a run

RESULTS

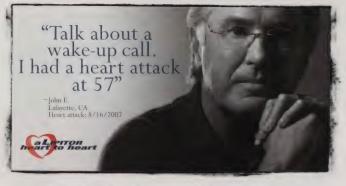
REPUBLICANS	V	V	V	
DEMOCRATS				
TIE				X

WINNER OF THE WEEK: REPUBLICANS

In choosing Palin, McCain excited conservatives, bolstered his standing in red states, put Democrats on the defensive and revolutionized the campaign narrative. For now, cherchez la femme trumps "change you can believe in."

* * * NOT ALL ROUNDS ARE CREATED EQUAL * * * The week's winner is based on the relative importance of each fight and by how much the winner takes each round.

WEEK BY	WEEK					
	JUNE	JULY	AUG.	SEPT.	OCT.	WON
REPUBLICANS		V	O V V	VV		6
DEMOCRATS	VVV	·	7 5 5	V		6



"I should have been doing more for my high cholesterol. I learned the hard way. Now I trust my heart to Lipitor. Talk to your doctor about your risk and about Lipitor."

- When diet and exercise are not enough, adding Lipitor may help. Unlike some other cholesterol lowering medications, Lipitor is FDA-approved to reduce the risk of heart attack and stroke in patients with several common risk factors, including family history, high blood pressure, low good cholesterol, age and smoking.
- Lipitor has been extensively studied with over 16 years of research. And Lipitor is backed by 400 ongoing or completed clinical studies.

drug. It is used in patients with multiple risk factors for age, low HDL ('good' cholesterol) or smoking to reduce the risk of heart attack, stroke and certain kinds of heart surgeries. When diet and exercise alone are not enough, LIPITOR is used along with a low-fat diet and exercise to lower cholesterol

LIPITOR is not for everyone. It is not for those with liver problems. And it is not for women who are nursing, pregnant or may become pregnant. If you take LIPITOR, tell your doctor if you feel any new muscle pain or weakness. effects. Tell your doctor about all medications you

take. This may help avoid serious drug interactions.

LIPTFOR can help, LIPTFOR is one of many cholesterolcan consider.

Please see additional important information on next page.





Have a heart to heart with your doctor about your risk. And about Lipitor. Call 1-888-LIPITOR (1-888-547-4867) or visit www.lipitor.com/john

> You are encouraged to report negative side effects of prescription drugs to the FDA. Visit www.fda.gov/medwatch or call 1-800-FD4-1088.

LOWERING YOUR HIGH CHOLESTEROL

High cholesterol is more than just a number, it's a risk factor that should not be ignored. If your doctor said you have high cholesterol, you may be at an increased risk for heart attack. But the good news is, you can take steps to lower your cholesterol.

With the help of your doctor and a cholesterol-lowering medicine like LIPITOR, along with diet and exercise, you could be on your way to lowering your cholesterol.

Ready to start cating right and exercising more? Talk to your doctor and visit the American Heart Association at www.americanheart.org.

WHO IS LIPITOR FOR?

Who can take LIPITOR:

- People who cannot lower their cholesterol enough with diet and exercise
- . Adults and children over 10
- Who should NOT take LIPITOR:
- Women who are pregnant, may be pregnant, or may become pregnant. LIPITOR may harm your unborn baby. If you become pregnant stop LIPITOR and call your doctor right away.
- Women who are breast-feeding. LIPITOR can pass into your breast milk and may harm your baby.
- People with liver problems
- People allergic to anything in LIPITOR

BEFORE YOU START LIPITOR

Tell your doctor:

- About all medications you take, including prescriptions, over-the-counter medications, vitamins, and herbal supplements
- · If you have muscle aches or weakness
- · If you drink more than 2 alcoholic drinks a day
- · If you have diabetes or kidney problems
- · If you have a thyroid problem

ABOUT LIPITOR

LIPITOR is a prescription medicine. Along with diet and exercise, it lowers "bad" cholesterol in your blood. It can also raise "good" cholesterol (HDL-C).

LIPITOR can lower the risk of heart attack or stroke in patients who have risk factors for heart disease such as:

• age, smoking, high blood pressure, low HDL-C, heart

- age, smoking, high blood pressure, low HDL-C, heart disease in the family, or
- diabetes with risk factor such as eye problems, kidney problems, smoking, or high blood pressure

POSSIBLE SIDE EFFECTS OF LIPITOR

Serious side effects in a small number of people:

- Muscle problems that can lead to kidney problems, including kidney failure. Your chance for muscle problems is higher if you take certain other medicines with LIPITOR.
- Liver problems. Your doctor may do blood tests to check your liver before you start LIPITOR and while you are
- Symptoms of muscle or liver problems include:
- Unexplained muscle weakness or pain, especially if you have a fever or feel very tired
- · Nausea, vomiting, or stomach pain
- Brown or dark-colored urine
 Feeling more tired than usual
- Your skin and the whites of your eyes turn yellow
- If you have these symptoms, call your doctor right away.
 The most common side effects of LIPITOR are:
- Headache
 Constipation
- Diarrhea, gas
 Upset stomach and stomach pain
- Rash
 Opset stomach and sto
 Muscle and joint pain

Side effects are usually mild and may go away by themselves. Fewer than 3 people out of 100 stopped taking LIPITOR because of side effects.

HOW TO TAKE LIPITOR

Do:

. Take LIPITOR as prescribed by your doctor.

- Try to eat heart-healthy foods while you take LIPITOR.
- Take LIPITOR at any time of day, with or without food.
 If you miss a dose, take it as soon as you remember. But if it has been more than 12 hours since your missed dose,
- wait. Take the next dose at your regular time. Don't:
- Do not change or stop your dose before talking to your doctor.
 Do not start new medicines before talking to your doctor.
- Do not give your LIPITOR to other people. It may harm them
 - even if your problems are the same.
- · Do not break the tablet.
- Do not break the tablet

NEED MORE INFORMATION?

- . Ask your doctor or health care provider.
- · Talk to your pharmacist.
- Go to www.lipitor.com or eall 1-888-LIPITOR.

Uninsured? Need help paying for Pfizer medicines? Pfizer has programs that can help. Call 1-866-706-2400 or visit www.PfizerHelpfulAnswers.com.





Manufactured by Pfizer Ireland Pharmaceuticals. Dublin, Ireland
© 2005 Pfizer Ireland Pharmaceuticals All rights reserved.
Printed in the USA.

Distributed by Parke-Davis, Division of Pfizer Inc. New York, NY 10017 USA LPIF Rev 2, Dec 2005 Rx only

Pop Chart



LANCE ARMSTRONG to attempt eighth Tour de France title and fifth look-alike girlfriend



Russia considers banning SOUTH PARK. Beats what it did to Georgia



STEPHEN COLBERT'S DNA to be shot into space



wrestling film wins accolades at Venice Film Festival. Yes.



dead yet

STEVE JOBS: Not

ASHTON KUTCHER coaching Los Angeles high school football. Right back where Demi Moore found him



TORI SPELLING tops David Sedaris with New York Times No. 1 best seller. Her family is weirder



LONELYGIRL15 makes

friends with MySpace,

O.J. SIMPSON trial, Version 2.0



PAN'S LABYRINTH director Guillermo del Toro booked with monster-movie projects through 2017



GHOSTBUSTERS 3 gonna call? GUILLERMO DEL TORO







RENT closes on Broadway despite abundance of American Idol castoffs



KATY PERRY disses BRITNEY at MTV Awards



turns down Playboy offer. Even she realizes we've seen enough



from MSNBC electionnight anchor chairs SHOCKINGLY PREDICTABLE

Milestones



Champs Haskins, second from left, and the '66 Texas Western team

Don Haskins

DON HASKINS, THE HALL of Fame college basketball coach who died Sept. 7 at age 78, wasn't unique. That's too broad a term. He was a pure gold original. There will never be another like Don.

"The Bear" won 719 games at the University of Texas—El Paso (UTEP), none more famous than the 1966 NCAA title game. Don was the first coach to start five black players in the championship, and Texas Western, as UTEP was then known, upset an allwhite Kentucky team. There's a myth, perpetu-

ated by the press and the 2006 Disney movie Glory Road, that it took exceptional courage for Don to start an all-black team. Not really. It took a guy who didn't care about

colors. He would have started five white kids or five Chinese kids if that gave him the best chance to win. Don's legacy is that he played the game the way he thought it should be played, without prejudice.

One time, my Indiana team played uter a nd-surprise—I got ejected after arguing with a referee. As I walked past Don, he looked straight a head and said, "You put up with that crap a lot longer than I would have. See you after the game."
That's Don—always a friend.

In my lifetime, there was no coach I respected more than Don. UTEP had no reason to be a national power. When Don arrived, West Texas wasn't really interested in basketball. Hell, they played in a rickety.ass gym. No coach in the history of college basketball did more with

a given situation than
Don Haskins, and
he did it for 38 years.
—BY BOB KNIGHT

Knight is the winningest coach in Division I basketball history

The founder of a Tibetan-studies program at Indiana University and author of the autobiography Tibet Is My Country, Taktser Rinpoche was a committed and lifelong advocate for his homeland. Yet Rinpoche, who was born Thubten Jigme Norbu, didn't always see eye to eye with his younger brother, the Dalal Lama, Though they remained close personally, politically Rinpoche supported absolute independence, while the Dalai Lama worked toward a compromise of "meaningful autonomy." Rinpoche was 86.

■ While animator Bill Melendez worked on a vast range of cartoons during his nearly 70-year career, it was bringing



Charles Schulz's Peanuts characters to life on TV and in film that brought him fame. He got his start in the late '30s with Walt Disney, working on Bambi, Dumbo and other projects before moving on to animate Warner Bros. characters like Bugs Bunny and Porky Pig. In 1959, Melendez was introduced to the world of Charlie Brown and Snoopy, and six years later, he animated the classic A Charlie Brown Christmas. For his impeccable work. Melendez earned four Emmy Awards and an Oscar nomination. He was 91.

■ She co-starred in The Broadway Melody, the first talkie to win an Academy Award



for Best Picture, yet actress Anita Page was known for her work in silent films. The New York City native was cast in many silent

movies, notably alongside Joan Crawford in 1928's Our Dancing Daughters, though when her MGM contract ended in 1933, Page all but disappeared from film. She was 98.



Robert Giroux

more unerring, more exquisitely sensitive instrument than the perfectly tuned literary taste of Robert Giroux, who died Sept. 5 at age 94. The son of a New Jersey silk manufacturer, he became one of the great editors of the 20th century. Eternally alert to the possibility that any tattered, unheralded manuscript could be a masterpiece in embryo, he published the first books of lack Kerouac. Bernard Malamud, William Gaddis, Susan Sontag and Flannery O'Connor, In his long career, he edited seven Nobel laureates: T.S. Eliot, Alexander Solzhenitsyn, Isaac Bashevis Singer, William Golding, Nadine Gordimer, Derek Walcott and Seamus Heaney. Giroux visited Ezra Pound when he was incarcerated in a mental hospital; he

did the same for Robert Lowell. He once said his greatest professional regret was being unable to print J.D. Salinger's The Catcher in the Rye; he acquired it for his publisher, but another executive nixed it. (Not long after, he left to join the firm that would eventually bear his name, Farrar, Straus & Giroux.) Giroux had ambitions as a writer himself somewhat fulfilled: he wrote a memoir and a book about Shakespeare's sonnets, But it was in the less public, less glorious role of editor that he made his contribution to literary history, playing handmaiden to genius and troubleshooting the delicate and muse. - BY LEV GROSSMAN



ALASKA: THE SOLUTION TO AMERICA'S ENERGY CRISIS

Bald Eagle Energy Holds the Key to US Energy Independence

THE NEW ARCTIC OIL RUSH

- Though largely unexplored, 80% of the Arctic's oil and 99% or in
- Exxon and Chevron are among a wave of energy-companies now exploring for oil and gas off Greenland's northeast coast
- Alaska's North Slope already produces 20% of America's domestic to Now large and smaller explorers are looking to increase that amount

FOCUS: BALD EAGLE ENERGY INC. I NASDAO OTC BB: BEEL

America is in a crisis: the price of oil has doubled in the past year, we're not producing nearly enough to meet our needs: and we're relying on favors from foreign countries that clearly do not have our best interests in mind.

Fortunately, emerging domestic oil and gas companies such as lexas based Bald Engle Energy Inc. (NASDAQ OTC BB: BEE) hold the key to restoring American to its rightful place as the land of the free and the home of the brave: increased exploration and production of those proven, secure energy resources right here a home in Alaska.

Alaska: Proven History & Rich Future

Since the 1960s, Alaska's North Slope—the state's highest producing area—has faithfully served America by providing secure, domestic oil. Even today, the area represents 20% of our nation's domestic oil production.

But Alaska's days of production are far from over. Alaska's Department of Natural Resources has pegged the North Slope's remaining resources at a massive 5.9 billion barrels of oil, while some estimates of untupped reserves for the entire state are up to 50 billion barrels. With numbers litese, it's easy to understand why the US government has

called for increased exploration in the Northern State. It's also easy to understand why industry giants such as Chevron. ConocoPhillips and BP are being joined by smaller players within the prolific North Slone.

Joining the New Black Gold Rush

Though still flying below Wall Street's rudar. Ball flagle Lenergh tas welcomed the challenge of hoosting domestic energy production — especially with oil prices at record highs. This newcomer has already secured interests in over 18,000 acres of prime North Slope land just south of North America's largest oil field, which has produced over 10 billion barrels of oil to date.

Best of all, a third party geological report in Q2 2008 concluded Bald Fagle's land could represent up to 90 million barrels of recoverable oil (~59.0 billion at \$100/ barrel).

Now Bald Eagle appears poised to contribute to America's domestic energy solution while also representing a timely entry-level investment opportunity thanks to the combination of their high potential oil reserves in Alaska, surging oil prices, and a nation calling for energy independence.

AUSTRALISM SHIPS

- -
 - 0-1-0
 - ---

us PRODUCTIONIVS IMPORTS Millions of barrels/day

1021 1021 1031 1031



Call toll free today for your complimentary information package:

1-888-254-2262 www.baldeagleoil.com NASDAQ OTC BB: BEEI



BALDEAGLEENERGY



Poniewozik

Defeat the Press. Is it a loser's strategy for McCain and Palin to run against the media? Actually, it would be insanity not to

THE REPUBLICAN NATIONAL CONVENTION (RNC) heaped scorn not just on Barack Obama but also on his running mate, who apparently goes by the name Themedia Elite. And no wonder, because this Themedia Elite guy sounds like a tool. Incredibly sexist. Incorrigibly liberal. Laughs at regular folks. Windsurfs on a board made of arugula.

Well, John McCain's running mate. Sarah Palin, made it clear that she was not running to seek Themedia Elite's approval. Palin, who majored in journalism but has since seen the error of her ways, not only out-celebritied Obama but also showed him how real celebrities handle the press.

Real celebrities don't make themselves available to every Tom, Dick and Katie. They play hard to get. And they have hardnosed handlers, like McCain campaign manager Rick Davis, who vowed that Palin would not do interviews until the media "treat her with some level of respect and deference."

Soon after, Palin agreed to her first (and so far only) postnomination TV interview, with ABC's Charles Gibson, who had just blogged that controversies like Palin's husband's membership in a secessionist party and her daughter's pregnancy "are issues of family and should remain so." Deference accomplished!

Since McCain-Palin declared war on the media, some pundits have said running against the press is a loser's strategy. In fact, it would be malpractice not to. Even leaving aside the success of Nixon-Agnew vs. the "nattering nabobs of negativism" and

Sarah Palin, who majored in journalism but has since seen the error of her ways, has shown Obama how real celebrities handle the press

of Bush-Cheney vs. Dan Rather, the most important audience for media-bashing is not voters but the media themselves.

lournalists may not like to admit it. but cowing the media works. Not always. not with everyone, but-with a polarized audience, commercial pressures and constant self-doubt about fairness-it can suc ceed. It was after Hillary Clinton and SNL accused the media of coddling Obama that



coverage of him turned sharp. If you want to amplify your message, make it about the media because the press finds itself the most fascinating subject of all.

Take the manufactured Oprah-Palin controversy. Oprah Winfrey endorsed Obama in 2007 and said she would not have him or any other candidates on her show again until after the election. The Drudge Report ran a story that Oprah had "banned" Palin, although 1) Oprah had also de facto "banned" McCain, loe Biden and Obama, and 2) it's uncertain that Palin even wanted to be interviewed by Obama's most famous backer. Nonetheless, it became a big story. Tom Brokaw asked whether Oprah's decision was "élitist," probably the first and last time the term will ever be applied to her show.

At MSNBC, meanwhile, bias charges were the tipping point in a major shake-

up. Taking a page from Fox News, the cable network has cultivated opinionated, left-of-center hosts like Rachel Maddow, Chris Matthews and Keith Olbermann. This juiced MSNBC's ratings. but it threatened the perceived neutrality of Brian Williams et al. and thus the larger NBC News sister brand. When delegates chanted "NBC! NBC!" during the media-bashing at the RNC-and not in the good "U.S.A.! U.S.A.!" way-it amounted to a massive negative ad on six networks. The following Monday, NBC announced that Matthews and Olbermann would no longer anchor election-night coverage.

Will critics of bias be satisfied? No.

There's too much incentive to move the goalposts. Thus McCain surrogates took one case of gender bias-Palin's being asked if she could be both a VP and a mom-and extrapolated from it that questioning her experience must also be sexist. And they also blamed the media for a feeding frenzy over Bristol Palin's pregnancy, when in fact the story had emerged much like John Edwards' affair: mainstream media aired it after the principals volunteered it, pushed by rumors on blogs. It's easy to run against the media in the Internet age, when the media are everything from the Washington Post to the Daily Kos comments section. If you can roll them together and pressure some outlets to "balance" an offense they never committed, that's priceless.

To be fair, it's not only Republicans who run against the media. In the primary, Obama and his rivals all but boycotted Fox News, a blatant pander to members of their party's base who don't like Fox's conservative hosts. And Obama's partisans cried bias over an ABC debate during the primaries that focused heavily on Jeremiah Wright and was moderated by ... Gibson, who just got the nod from Palin.

Obama will have a hard time complaining about that now, though, having been established in the narrative as the media's darling, even as the press fixates on the

new, fascinating celeb who keeps it at arm's length-waiting, wanting and wondering. See, that's the other thing about this Themedia Elite, He's one fickle bastard.



By the time most people discover their financial needs aren't fully covered, it's too late. That's why Edward Jones not only helps make sure your portfolio is properly diversified, but also uses investment strategies that have proven themselves over time. To find the Edward Jones office nearest you, call 1-800-ED-JONES or visit www.edwardjones.com. Member SIPC.

Edward Jones

Klein

The American Myth. Sarah Palin appeals to nostalgia for a country that no longer exists. This year, it might be enough to win

SARAH PALIN HAS ARRIVED IN OUR grenade. She has boosted John McCain's candidacy and overwhelmed the presidential process in a way that no vicepresidential pick has since Thomas Eagleton did the precise oppositesinking his sponsor, George McGovern, in 1972. Obviously, something beyond politics is happening here. We don't really know Palin as a politician yet, whether she is wise or foolhardy, substantive or empty. Our fascination with her-and it is a nonpartisan more primal. The Palin surge illuminates the mythic power of the Republican Party's message since the advent of Ronald Reagan.

To start with the obvious, she's attractive. Her husband ("And two decades and five children later, he's still my guy ...") is a hunk. They have a gorgeous family, made more touching and credible by the challenges their children face. Her voice is more distinctive than her looks: that flat, northern twang that screams, I'm just like you! Actually, the real message is: I'm just like you want to be, a brilliantly spectacular ... average American. The Palins win elections and snowmobile races in a state that represents the last. lingering hint of that most basic Huckleberry Finn fantasy-lighting out for the territories. She quoted Westbrook Pegler, the F.D.R.-era conservative columnist, in her acceptance speech: "We grow good people in our small towns ..." And then added, "I grew up with those

Palin embodies the basic American myth— Jefferson's yeoman farmer, the fantasia of rural righteousness— updated in a crucial way: now Mom works too

people. They're the ones who do some of the hardest work in America, who grow our food and run our factories and fight our wars. They love their country in good times and bad, and they're always proud of America."

Except that's not really true. We haven't been a nation of small towns for nearly a century. It is the suburbanites and city dwellers who do the fighting and hourly-wage work now, and the corporations who grow our food. But Palin's embrace of small-town values is where her hold on the national imagination begins. She embodies the most basic American myth-lefferson's veoman farmer, the fantasia of rural righteousness-updated in a crucial way: now Mom works too. Palin's story stands for small-town America and the other in the new middle-class reality. She brings home the bacon, raises the kids-with a significant assist from Mr. Mom-hunts moose and looks great in the process. I can't imagine a more powerful, or current, American Dream.

Nearly 50 years ago, in The Burden of Southern History, the historian C. Vann Woodward argued that the South was profoundly different from the rest of America because it was the only part of the country that had lost a war: "Southern history, unlike American ... includes not only an overwhelming military defeat but long decades of defeat in the provinces of economic, social and political life." Woodward believed that this heritage led Southerners to be more obsessed with the past than other Americans were-at its worst, in popular works like Gone With the Wind, there was a gagging nostalgia for a courtly antebellum South that never really existed.

During the past 50 years, the rest of the country has caught up to the South in the nostalgia department. We lost a war in Vietnam: Iraq hasn't gone so well



either. And there are two other developments that have cut into the sense of American perfection. The middle class has begun to lose altitude-there isn't the certainty anymore that our children will live better than we do. More important, the patina of cultural homogeneity that camouflaged 1950s suburbia has vanished. We have become more obviously multiracial. There are lifestyle choices that were nearly unimaginable in 1960-the widespread use of the birth control pill, the legalization of abortion, the feminist and gav-rights revolutions. the breakdown of the two-parent familv. With the advent of television, these changes became inescapable. They intruded upon the most traditional families in the smallest towns. The political

3

Selling the message The Republican vicepresidential nominee reaches out to supporters at a Sept. 9 campaign rally in Lebanon, Ohio



impact was a conservative reaction of enormous vehemence.

Enter Reagan. His vision of the future was the past. He offered the temporal pleasures of tax cuts and an unambiguous anticommunism, but his real tug was on the heartstrings-it was "Morning in America." The Republican Party of Wall Street faded before the power of nostalgia for Main Street ... at least a Main Street that existed before America began losing wars, became ostentatiously sexy and casually interracial. In his presidential debate with Jimmy Carter, Reagan talked about an America that existed "when I was young and when this country didn't even know it had a racial problem." The blinding whiteness and fervent religiosity of the party he created are an enduring testament to the power of the myth of an America that existed before we had all these *problems*. The power of Sarah Palin is that she is the latest, freshest iteration of that myth.

The Republican Party's subliminal

message seems stronger than ever this year because of the nature of the Democratic nominee for President. Barack Obama could not exist in the small-town America that Reagan fan tasized. He's the product of what used to be called missegenation, a scenario that may still be more terrifying than a teen daughter's pregnancy in many American households. Furthermore, he has thrived in the culture and economy that displaced Main Street America—an

economy where people no longer work in factories or make things with their hands, but where lawyers and traders prosper unduly. (Of course, this is the economy the Republican Party has promoted-but facts are powerless in the face of a potent mythology.) Obama is the precise opposite of Mountain Man Todd Palin: an entirely urban creature. He lives within the hilarious conundrum of being both too "cosmopolitan" and intellectual for Republican tastes-at least as Rudy Giuliani described it-while also being the sort of fellow suspected of getting ahead by affirmative action.

The Democrats have no myth to counter this powerful Republican fantasy. They had to spend their convention on the biographical defensive: Barack Obama really is "one of us." speaker after speaker insisted. Really. Democrats do have the facts in their favor. Palls show that Americans agree with them on the issues. The Bush Administration has been a disaster on many fronts. The McCain campaign has provided only the sketchiest policy proposals; it has spent most of fits time trying to divert the national conversation away from mat-

But Americans like stories more than issues. Policy proposals are useful in the theater of presidential politics only inasmuch as they illuminate character: far more people are aware of the fact that Palin put the state jet on e bay than k now that she imposed a windfall Profits tax on oil companies as governor and was a porkablic as mayor of Wasilla.

ters of substance.

So Obama faces an uphill struggle between now and Nov. 4. He has no personal anecdotes to match Palin's mooseburgers. His story of a boy whose father came from Kenya and mother from Kansas takes place in an America not yet mythologized, a country that is strug gling to be born-a multiracial country whose greatest cultural and economic strength is its diversity. It is the country where our children already live and that our parents will never really know, a country with a much greater potential for justice and creativity-and perhaps even prosperity-than the sepia-tinted version of Main Street America. But that vision is not sellable right now to a critical mass of Americans. They live in a place, not unlike C. Vann Woodward's South, where myths are more potent than the hope of getting past the dour realities they face each day.





Asif Ali Zardari

The Central Front

Pakistan is now the focus of the long war on terrorism. Its new President has a murky past and few democratic credentials. How can this dangerous place be made safe?

BY ARYN BAKER/ISLAMABAD



Pakistan is in crisis.

Islamic extremism has metastasized from the alwests tribal areas on the border with Afghanistan to Pakistan's cities. Teroraists tried, and failed, to assassinate the Prime Minister in the capital, Islamabad, on Sept. 3. The nation's economy is a shamble. And Asid Ali Zardari, the man who has just taken the helm of this nuclear armed country, is a onetime playboy who has spent more time in prison than in government and who wriggled out of a zoo6 corruption trial in Britain by pleading mental instability.

The assassination last December of Benazir Shutto, a former Prime Minister who was likely to win parliamentary elections in February, capped a year of devastating bloodshed. Some 3,600 people died in terrorism related violence in 2007, ac cording to the organization South Asia Ter rorism Portal, and this year will be worse, as militant groups have joined together to wage war on the central government. The

Suicide attack On Sept. 6, a pickup truck exploded at a checkpoint, killing 35

February elections brought Bhutto's Pakistan People's Party, headed by her widower. Zardari, to power and a brief hiatus in the violence. But the new governing coalition collapsed over petty power struggles, and the militancy resumed. Twenty-nine suicide bombings have claimed more than 400 lives so far this year.

Yet though Pakistan has been a victim of terrorism, it has also been its enabler. As the focus of the U.S.'s war on terrorism has moved from Afghanistan to Iraq and back again, there is a widely dawning realization that its central front is actually Pakistan. Here in the mountainous northwestern fringes of the nation, where a fierce tribal code values honor and the protection of guests, that Osama bin Laden and his key lieutenants are thought to be hiding. From these tribal areas, al-Oaeda and remnants of the Afghan Taliban, protected by their Pakistani friends. have launched attacks into Afghanistan. dragging the U.S. and its allies into a shadow war on some of the least hospi-

helicopter and ground troops made a raid into Pakistan from across the border. At least 17 Pakistanis were killed, and so far there has been no concrete explanation of what happened and why. U.S. forces have previously fired from Afghanistan in pursuit of militants crossing the border, and Predator drones have launched Hellfire missiles on suspected al-Qaeda targets within Pakistani borders (as they did again on Sept. 8), but this was the first reported ground incursion. The raid inflamed anti-American sentiment across the nation, and in retaliation, a vital fuelsupply route to U.S. and NATO forces in Afghanistan was temporarily blocked.

Pakistan, a country of 173 million people that encompasses dusty plains, sublime mountain peaks and some of the world's most densely opulated cities, has arraely been a placif place since it became an independent nation in 1947. After the South of the same that the same and independent nation in 1947. After the South of the same and the same and the same are same and the same are same and the same are same after the same are same after the same are same and the same are same and the same are same after the same are same after the same are same and the same are same are same and the same are same are same and the same are same

Pakistani military used religious schools in the borderland to train and equip Afghan mujahedin and to heal them when they returned. More than 3 million Afghan refugees took shelter in Pakistans cities and in makeshift camps. But after the Soviets withdrew in 1980, the U.S. lost interest in the region. Afghanistan's war of liberation turned into a civil war, and the Pakistani government—led by Bhutto and her political rival Nawaz Sharif, who alternated in power—backed the Taliban, student warriors committed to a fundamentalist Islamic state.

When it ran Afghanistan, the Taliban provided a safe haven for al-Qaeda—which had its origins among those who had gone to the region to fight Soviet forces. Pakistani government support for the Taliban officially ended after gitt, when Pervez Musharafa, an army general who had seized power in a 1999 coup, pledged to assist the U.S. war on the Torism. But not everyone was on board. Some in Pakistan's Inter-Services Intel-ligence soy a seprent (st) played a double ligence soy a seprent (st) played a double



The next new hope In Rawalpindi, Pakistanis watch as the widower of Benazir Bhutto is sworn in as their President

game, turning a blind eye when members of the Talliban leadership and al-Qaeda escaped to Pakistan's Federally Administered Tribal Areas (*ra7a) along the border with Afghanistan. *ra7a'S ungoverned spaces provided the ideal sanctuary for militant groups on the run. Musharraf made a halfhearted attempt, at Washing. ton's behest, to stop the Afghan Taliban and al-Qaeda from waging insurgency across the border. But that only inflamed tensions: the Afghan militants turned their rage on his government, winning to their cause local Pakistants with whom they have close ties. (The Pashtun ethnic expans traddless the border.

All this has combined to make the governability of Pakistan and the character of its latest leader matters of intense concern far from the mountains of the Hindu Kush. Al Qaeda has "hundreds of training camps" scattered throughout the region, says a Western official in Pakistan. CIA director Michael Hayden has called srat an al Qaeda "safe haven" that presents a "clear and present danger to Afghanistan.

"[FATA is a] clear and present danger to Afghanistan, to Pakistan and to the West... and to the U.S. in particular."

OF THE CIA

to Pakistan and to the West in general, and to the United States in particular." So the question becomes: How dangerous is Pakistan now—and does Zardari have what it takes to make it safer?

Playboy to President

ZARDARI'S RISE TO PAKISTAN'S PRESIDENCY reads like a Cinderella tale turned Mafia thriller. The son of a feudal landlord and cinema-house owner, Zardari married Bhutto, Pakistan's political princess, in 1987, when she was about to launch her political career. In time, Zardari became Bhutto's political partner, taking posts in her Cabinet and smoothing the ruffled egos the sometimes haughty Prime Minister left in her wake. "He was the fence mender," says Aftab Khan Sherpao, a veteran politician. "If someone (in parliament] had grievances, she sent Zardari in. He was the back channel. He knew how to build relationships."

Zardari always had a reputation for wheeling and dealing. When he was Investment Minister during Bhutto's sec-



Collateral damage Air strikes against militants in the tribal areas caused 260,000 to flee; many ended up in shelters like this one near Peshawar

ond term, his alleged involvement in kickback scandals earned him the sobriquet "Mr. 10%." He spent 11 years in prison on charges of corruption, extortion and the murder of Bhutto's brother (a political rival), although he has never been convicted. In April he was finally acquitted of the murder charge. Pakistani governments led by both Bhutto's rival, Sharif, and Musharraf pursued money-laundering and corruption cases against Zardari in Britain, Spain and Switzerland. All charges were dropped last fall after a controversial amnesty deal brokered by Musharraf. Zardari main tains that the charges were politically motivated. Yet unease over his credibility lingers. A text-message joke making the rounds in Pakistan says there is no fear that as President, he will be on the take: "He has already stolen everything."

Zardari not only has to overcome suspicions about his past but also will have to unify his fractured nation at a time of great trauma. Other than party loyalists, few believe he can. "The jury is out on redemption," says political analyst Nasim Zehra. "But I don't think Zardari can stand up and rally the people behind him." Zardari has to balance U.S. demands for firm military action against the distrust of a public alienated by American adventures in the region. In a country where most blame the presence of foreign troops in Afghanistan for Pakistan's problems, he will have to convince Pakistanis that the war on terrorism is their war too.

That will not be easy. Zardari became President without ever having to face a popular vote (the President is chosen by parliament, which is currently dominated by his party), and he assumes an office bloated with powers bequeathed by his dictatorial predecessor. The constitution, as amended by Musharraf, grants Zardari immunity from prosecution and enables him to choose-and dismiss-the Chief of Army Staff, personally select Supreme Court judges and dissolve parliament. Under Pakistan's original constitution, these powers belonged to the elected members of parliament: the President was supposed to be a neutral national leader. With few democratic credentials, Zardari, like Musharraf, has absolute power with no mandate. He has said that "parliament is sovereign, and the President would be subservient to the house of the people's representatives," but the relief that announcement brought will count for little if he gets tagged as Washington's man, particularly if he retains powers that many



believe are unconstitutional. "Musharraf was seen as America's puppet, and now with Zardari, people think it's the same continuation of policies," says Sherpao. "It would be better for him, and for America, if he just stands in the background and gives advice to the Prime Minister. In the process of consolidating pow-

er, Zardari burned bridges, including a valuable alliance with Sharifs Pakistan Muslim League—N, that promised, for once, a functioning national government unhindered by destabilizing rivalries. Zardari's reversal of a promise to reinstate judges dismissed by Musharraf last fall led Sharif's party to drop out of the coalition government, taking with it the highly regarded Finance Minister, Ishaq Dar. The economy, already burdened by skyrocketing food and oil prices, collapsed, and there was a run on the stock market, which had been one of the best-performine in Asia.

The rift over the judges may be only a precursor. Many fear that Zardari's and Sharif's parties will revert to the vicious infighting that plagued Pakistan in the late 1980s and '90s. That was bad enough, but Pakistan has nuclear weapons now,

"[Pakistan today] has all the ingredients of a revolution: poverty, injustice, instability ... religious fervor and an incompetent government."

-HUMAYUN KHAN, DIPLOMAT

and al-Qaeda is still picnicking in its backyard. The military, headed by General Ashfaq Kayani, has promised to stay out of politics, but if the situation deteriorates, it may be forced to intervene. "I don't timk (Kayani) will let the country come apart," says Anthony Zinni, a retired four-stai Marine general who from 1997 to 2000 headed the U.S. Central Command. "He and the army are watching the Sharif-Zardari busi-

ness with a lot of worry." Careful What You Wish For

PARISTAN'S TROUBLES MAY NOT be solvable by the men in uniform. "With the insurgency in the tribal ar eas, the situation has become much more complex," says career diplomat Humayun Khan. "The military may try to step in, but it may not succeed." Pakistan today, he says, "has all the ingredients of a revolution: poverty, injustice, instability, alienation, religious fervor and an incompetent government. If the parties don't work together to solve these problems, there is a real danger that the government falls completely."

Though Pakistan has lost several thousand soldiers in the war against the Islamic insurgency, many U.S. lawmakers believe it is not doing enough. Western military leaders in Afghanistan have accused the 151 of actively supporting the terrorist groups that are behind attacks on foreign forces and civilian targets, such as a suicide blast at the Indian embassy in Kabul that killed sa. Zardari will have to rein in the 1s1 and work with the Americans to minimize collateral damage from attacks on militants inside Pakistan, Most difficult of all, he will have to convince his populace that such attacks benefit Pakistan as much as the U.S.

Whatever the military challenges, the U.S. Administration has continued its quiet cultivation of Kavani, who has acted more aggressively against insurgents in recent months, with full-scale aerial assaults. On Aug. 6 he launched a massive operation in Bajaur tribal agency, an insurgent-ridden area along the border. But the exercise was a lesson in being careful what you wish for. Pakistan's army was built to fight a conventional war with India and is ill equipped to handle violence at home. Three weeks of air strikes forced more than 260,000 residents to flee the region; many ended up in squalid camps. They have turned their wrath on the government, not on the militants who are fighting it. "We are sandwiched between security forces and the Taliban," says Fazl Sadiq, 30, who is staying in a camp.

MONEY CAN'T WAIT.

Trade Anytime, Anywhere.



Exclusively on ## BlackBerry



Streaming Real-Time Quotes



Easy Stock & Options Trading



Live Watch Lists & Portfolios



Quick Cash Transfers²

Download for free at etrade.com/mobile from your BlackBerry smartphone:

Open an account and get a FREE BlackBerry smartphone.





E TRADE

A THE REAL PROPERTY.

etrade.com/mobile

1-800-ETRADE-1

New Accounts claim based on internal E*TRADE FINANCIAL Corp. metrics for average daily gross new E*TRADE Bank and E*TRADE Securities accounts between 8/1/07-7/31/08.

Net new accounts were in excess of 200,000 over the same period.

1. Trades received outside normal market hours will be entered the next business day.

2. For details and important information about Quick Transfer, please visit etrade.com/quicktransferdetails for a listing of the limitations, restrictions and time deadlines associated with this service.

3. Must purchase a new 2-year plan with a select wireless provider to qualify. Subject to carrier credit approval.

The BlackBerry and RIM families of related marks, images and symbols are the exclusive properties of and trademarks of registered trademarks of Research in Motion Limited - used by permission.

The E*TRADE FINANCIAL family of companies provides financial services that include trading, investing and banking.

Securities products and services offered by E*TRADE Securities LLC. Member FINIA/SIPC.
System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance and other factors.
@2008 E*TRADE FINANCIAL Corp. All rights reserved.



Not their man Supporters of politician and former cricket star Imran Khan demonstrate in Islamabad against the new President, Zardari

He claims that the air strikes have killed more civilians than militants. "If the government does not halt its indiscriminate killing, then one day I will also join the Taliban to take revenge."

Will anything work? "The military has pursued two bad policies in the tribal areas-appeasement and excessive use of force," says Samina Ahmed, South Asia Group. "Either way, all they have achieved is empowering the militants, helping them in recruitment and in obtaining funding." She laments the lack of a coherent strategy. "Militaries are blunt instruments: they are not good at counterinsurgency," she says, "The police would be a far more effective instrument, but there is no coordination between the military and the civilian government, so political reform and economic development-essential elements to any counterinsurgency-are

A long-term effort to quell extremism in the tribal areas will require even more. Pakistan needs to bring schools, jobs, roads, health care, courts and the rule

'[Pakistan is] like a string in a carpet that you pull, and pretty soon you find yourself unraveling the whole carpet.'

- CHRISTINE FAIR, PAKISTAN EXPERT AT THE RAND CORP. of law to a populace that has rarely seen government attention. Unemployment among the population of 3.5 million hovers around 70%. Two-thirds live in poverty, Only 6% of its people can read, and for women, the figure is less than 1%. Yet neither Pakistan nor the U.S. appears to have a comprehensive strategy for the area. A top expert on Pakistan recently visited a colleague at the White House who, the expert says, was embarrassed to admit that "no matter who wins the election, I, don't have a U.S. policy toward Pakistan togive them."

A proposal by Senators Joe Biden, the Democrats' vice-presidential candidate, and Republican Richard Lugar could signal a new start. Their bill calls for a tripling of nonmilitary aid to Pakistan over five years and ties security aid to improved results in dealing with terrorists. Such an approach—which the Senators have called a "genuine sea change"-has widespread support. Randy Scheunemann, the top foreign policy adviser of Republican presidential candidate John McCain, says achieving U.S. objectives in Pakistan will require development as well as military aid. In July, in an interview with NBC, Democratic presidential candidate Barack Obama said not enough U.S. assistance to Pakistan has taken the form of "building schools and building infrastructure in the country.'

Sounds great. But who will get the development money that all of Washington now seems keen to send east? Christine Fair, a Pakistan expert with the Rand Corp. in Washington, argues that without a reformer in charge in Islamabad, programs such as Biden Lugar will be "throwing good money after bad." The problems, she says, are systemic. Improving training for police officers won't help until their wages are boosted to make them less vulnerable to bribes—but that would require reforming police pay, which in turn would call for extensive civil-service reform. "That's the problem with Pakistan," says Fair. "It's like a string in a carpet that you pull, and pretty soon you find yourself unraveling the whole carpet."

The key insight is that no one policy—and no one leader—ans ave Pakistan. For too long, even as he became increasingly loathed at home, the U.S. relied on Mushar af to deliver its security goals. It can't make the same mistake with Zardari. Now is the time to identify other partners and focus on Pakistan's real needs—not just security but also economic development, education and health care—as its politicians and people seek a way out of the morass into which their nation has sunk.

All that, and patience. Next year masses the 30th anniversary of the 80viet invasion of Afghanistan, which had the unwitting effect of yoking Pakistan's fortunes to those of the U.S. Do not be surprised if—even with skillful diplomacy, generous aid and appropriate military assistance—it takes another generation for that strange partnership to become one from which both partners believe they benefit. —with reporting by Makk THOMPSON AND MASSISHOK CALLARRESI/ WASHINGTON AND ERSHAD MAHMUM



Powerful.



Introducing The All-New Nissan Maxima

The 4-Door Sports Car. A 290 hp V6 engine delivers the muscle and performance of a sports car. A sculpted design and wide stance give it a sophisticated look unlike any other premium sectan on the road. And if that weren't enough, it also gets 26 mgg. Its beauty is powerful, its power is beautiful. And its mileage is downight frugal. For more information, with us at NissanUSA.com.



SHIFT_expectations

NOTIFE PARTIE From a first particular for the protesting A disconsisting and Awar was and and and the artificial and from a method of the

The Sarah Show



A front-row view of Sarah Palin's campaign debut reveals why her grip on women voters is likely to last

BY MICHAEL SCHERER/LEBANON

HE CAMPAIGN'S CROWDS, ONCE elderly and male, now surge with moms toting children. Grandmothers tell of getting goose bumps when she speaks. A young girl holds up a sign that reads SARAH PALIN UR MY ROLE MODEL. At rally after rally, John McCain must wait to go onstage, while she is still being mobbed at the rope line. In Lee's Summit, Mo., when he attacks Barack Obama as being "wrong for America," the crowd ignores him and chants her name instead. The line to enter a Lancaster, Pa., event winds half a mile through a parking lot, where thousands wait as long as 90 minutes to get a glimpse of her. After driving almost an hour to attend her first political rally ever. Suzanne Cook of Coatesville, Pa., offers an explanation: "The fact that she's a woman."

Sarah Palin has done for the GOP what 10 male candidates, nearly two years and \$300 million had failed to accomplish: she has boosted excitement, crowds and campaign coffers virtually overnight. She has lifted McCain in the polls, has put Obama into confusion and is living out a Cinderella story unlike any other in recent political history, though the ending is still a slipper of uncertainty. Even Palin seems astonished by it all. Gazing out at thousands from a platform in Sterling Heights, Mich., she shakes her head, dumbfounded for a moment as the crowd chants her name. Her mouth forms a word, mumbled silently to herself: "Wow," she says.

The Palin effect is already measurable. Since McCain tapped her in the days before the St. Paul, Minn., convention, national

polls show that McCain has drawn even with Obama in most head-to-head surveys and pulled ahead in several. At the same time, white women have swung away from Obama by as much as 20 points. For months, McCain badly trailed in this group-a warning sign, since George W. Bush won among white women in 2004. But a new CNN/TIME/ Opinion Research poll reveals McCain has opened up double-digit leads among this group in the swing states of Virginia, Missouri and Michigan, Charollet Schworer, a retired third-grade teacher from Kentucky who voted twice for Bill Clinton, traveled to Lebanon, Ohio, in a Windbreaker patterned with the American flag. "I sat there, tears rolling down my face, watching my TV," she says of Palin's speech at the Republican Con vention. "I felt energized, truly energized for the first time."

While Obama's campaign seemed bewitched and bewildered about how to cope with Palin's appeal and McCain's resurgence, Republicans barely had time to gloat. Volunteers at gop offices have increased fivefold in several swing states. In the first 12 hours after Palin was selected, \$4.4 million in donations poured in, contributing to a \$10 million infusion over a holiday weekend that ended with Hurricane Gustav. "We had to bring in a few new servers," says a McCain adviser. (Palin's been good for the Democrats, too: the Obama campaign claimed \$10 million in donations within 24 hours after her speech at the convention.)

Palin still has plenty of questions to answer, and while she has basked in mostly adoring reviews from the conservative

More than 2,000 women turned up in Lebanon, Ohio, to see the Veep nominee—and her running mate

base, she is also struggling to deflect the scrutiny of her record in office. Though it insists she is up to the job of Vice President, the campaign denied all news interview requests for nearly two weeks after she joined the ticket. She regards reporters warily and from a distance, except for a brief meet and greet on her campaign plane that was strictly off the record. Onstage, she tells the same teleprompter jokes every day, and her husband Todd laughs at them as if he had never heard them before. Beforehand and afterward, Palin lunges into the crowds. shaking hands in her 3-in, heels, "I'm excited, but I'd like to see her interviewed first." says Republican Kim Ahaus, a middle-aged woman from Lebanon. Ohio, who has not yet been sold on the fairy tale.

The McCain operation, which knows a thing or two about biography, is betting for now that the details of her views matter less than the grit of her story. What-



ever its relevance to working in the White House, there is an undeniable power in the tale of a woman who knows how to carve up a moose and can give a speech while leaking amniotic fluid, just hours before giving birth to a fifth child. Still, her first week on the stump clarified some things: She never banned library books, though she raised the possibility in a conversation with a librarian. She never joined a political party that openly discussed Alaska's secession from the U.S., though she did address its members. On the other hand, the government plane she says she "put on eBay" was never actually sold there. She once supported the prizewinning piece of pork known as the "bridge to nowhere" that she claims to have opposed. And though it was legal under Alaskan law, some found it unseemly that she claimed thousands of dollars in per diem expenses as governor while living at home.

The McCain campaign, meanwhile, has been doing its best to create storms elsewhere, with a series of harshly negative and factually challenged ads, one accusing Obama of making a sexist slight, another accussing him of wanting to give sex education to kindergartners. Though the new attacks are misleading, they have allowed Palin to continue to play booster on McCain's rocket. McCain aides abandoned their plans to send her out on the trail by herself and have instead installed her as his more popular warm-up act. McCain himself certainly seems revitalized, following Palin at each stop with a ferry stumpspeech

0

Travels with Sarah
To see photos of the GOP Veep
nominee on the campaign trail,
go to time.com/sarah

filled with barbs aimed at Obama, though cable news networks sometimes cut to commercials after Palin is finished. On the bus, away from reporters, the tone is friendly, in formal and light—McCain quizzing Todd and Sarah about caribou and snowmobile racing while Brett Favre debuts with the Jets on the television. McCain is having fun, asystrateling aide Steve Duprey: "Rid ing on the bus with the ressa vear ango."

Despite their camaraderie, they will soon be forced apart. After filling the hall in Lancaster, McCain went outside, climbed onto a platform and addressed the hundreds of supporters who never made it inside: "I'm grateful that you are here," he said into a microphone. "I'm not going to let you down." But as he stepped down to work the rope line, the chans.—"Sarahl's arah!"—had already started up again, even though she was nowhere in sight.

Bailout Nation

Fearing turmoil in housing and the stock market, the government seizes mortgage lenders Fannie and Freddie. What it means for you—and the U.S.

BY JUSTIN FOX

N WHAT IS GETTING TO BE SOMETHING of a habit, Treasury Secretary Hank Paulson ruined his own and a lot of other people's weekend by choosing the morning of Sunday, Sept. 7, to an nounce the seizure of money-losing mortgage giants Fannie Mae and Freddie Mac.

Fannie and Freddie are—childish names and all—by far the biggest financial institutions ever taken over by the U.S. government. Their bailout amounts to a stunning return to government control over the U.S. financial system, incongruously led by a former Wall Street boss (Paulson) working in what is purportedly a conservative Republican Administration.

It's also yet another episode in a now year-old financial crisis that shows no signs of abating. Paulson's announcement briefly rallied stock markets around the world. But fittery investors kept running for the exits at Seattle based thrift Washington Mutual and the investment bank Lehman Bros.—although Lehman's earnings announcement on Sept. to sent the stock up slightly, despite the revelation of a 3-a, billion quarterly loss.

Americans not versed in financialmarket arcana can be forgiven for scratching

As the world's biggest debtor, the U.S. can ill afford to develop a reputation for stiffing its creditors

their heads at all this and wondering what the heck is happening and what it means for them. Here are a few answers.

1 What are Fannie and Freddie again?

FANNIE MAE AND FREDDIE MAC—LET'S call them Frannie for short—are mortgage lenders. They don't make loans directly but buy them from banks, thrifts and mortgage companies that do. They hold on to some loans but repackage most of them as mortgage-backed securities (Mess) and sell them to investors, thus sustaining the flow of money into the real estate market.

Fannie Mae began life in 1938 as the Federal National Mortgage Association. a New Deal government agency, and was privatized in 1968 to get its debts off the government's books. Two years later, Congress created Freddie Mac, the Federal Home Loan Mortgage Corp., in part to give fannie some competition. The firms became odd hybrids-governmentsponsored enterprises (GSES) accountable to private shareholders. And they got away with holding only tiny capital reserves to insure against losses in their giant portfolios-partly because of their quasigovernmental status and partly because mortgages were supposed to be safe.

But the worst housing slump since the Great Depression—prices are down 18% since mid-2006, according to the S&P/ Case-Shiller national index—has made once safe mortgages look perilous and Frannie's capital cushion look alarmingly skimpy. In July, in another of his Sunday bombshells, Paulson asked Congress for the authority to do (and spend) whatever



it took to keep the companies from going under. He soon got what he wanted, and he said he hoped that alone would be enough to see them through. But after taking a closer look at the exact state of their capital reserves and watching buyers begin to shy from their debt, he stepped in.

Treasury agreed to backstop the companies to the tune of stoo billion each, in exchange for an ownership stake that will be determined by just how much money taxpayers have to pony up. The companies are to be operated as going concerns by the Federal Housing Finance Agency (FIFA), their regulator. The FIFA has already told the cross to go (albeit with lush severance packages), but most other executives are being asked to stay. The companies' shares continue to trade, although their market



value dropped more than 80% the day after the takeover was announced.

2 How will this bailout affect my mortgage?

IT SHOULDN'T AFFECT EXISTING LOANS AT all. But Treasury's guarantee of Frannie's debts has already brought down rates on new mortgages because worries about the companies' future had been driving up rates. Two days after the takeover, the average rate on a 3 oyear fixed mortgage was down to 5,79%, from an average of 6,5% the week hefore, according to Bankratecom. As part of the takeover, Treasury announced that it will begin buying mortgage-backed securities—starting with about 55 billion in purchases in the next month. By making more money available for mortgages.

this should push rates down even more.

Lower mortgage rates make houses more affordable, providing support to the reeling housing market. But there's still a giant supply of unsold houses, and prices are still high relative to rents and incomes. So don't expect a big housing rally.

The better way to view the Frannie take over is as an attempt to preven the housing bust from getting dramatically worse and to stave off financial collapse: The companies' combined share of new mortgages rose as high as 80% earlier this year as other lend ersetternehed. The percentage has dropped somewhat since, says FINA. Director James Lockhart, but if either Frannie or Freddie had to stop buying mortgages, rates would clearly skyrocket. If either firm actually defaulted on its debts or was guarantees.

the consequences might be catastrophic. Why's that? Read on.

3 Who gained the most from this deal?

THE BLO BENEFICIABLES WERE THE OWNERS of the \$5,3 trillion in Fannie and Freddie bonds and MBES. Therein lies a fascinat the governments of countries that have run big trade surpluses with the U.S.—mainly Japan. China and the oil exporters—put their excess dollars into Treasury securities. When budget surpluses from 1998 to 2001 began to shrink the supply of Treasures, foreign governments looked to Fannie and Freddie debt as an alternative. When the U.S. returned to deficits in 2002, they kept buying Frannie debt because it paid higher rates than Treasuries did higher attentions.

Treasuries are explicitly backed by the full faith and credit of the government. Frannie's and Freddie's paper, not eother hand, have long included the disclaimer that they are "not guaranteed by the Unit ed States." But both firms were creations of Congress and had access to a Ireasury line of credit. As a result, Paulson said when he announced the takeover, "central banks and investors throughout the United States and around the word. .. believe them to be virtually risk-free." And because the U.S. government created this perception, Paulson felt he had little choice but to make perception a reality.

As the world's biggest debtor, the U.S. can ill afford to develop a reputation for stiffing its creditors, the reasoning went. Rates might rise sharply not just on mortgage securities but for all kinds of U.S. debt, including Treasuries. Such fears say a lot about this country's newfound financial dependence. So does Paulson's preference for making announcements on Sunday-just before the markets open for the week in Asia. "I suspect this is the first case where foreign central banks exercised their leverage as creditors to push the U.S. government to make a policy decision that protected their interests," wrote Brad Setser, an economist at the Council on Foreign Relations who closely tracks capital flows. One suspects it won't be the last.

Of course, by extending a taxpayer guarantee to \$5,3 trillion in mortgage debt, Paulson and Congress do risk sparking global worries about the U.S. government's ability to service its debts. But so far, such concerns, while raised occasionally in the financial media, have had no discernible effect on interest rates.

About 80% of Frannie's debt securities remain in the U.S. The FIMCO Total Return Fund, the biggest bond mutual fund, had

The Fall of Fannie and Freddie, How the two

mortgage giants rode the wave all the way down

1 The Boom During the 1990s housing

boom, mortgages held or guaranteed by Fannie Mae and Freddie Mac rose more than 600%, surpassing \$5 trillion

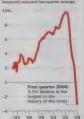




2 The Bust

As long as home prices rose. Fannie and Freddie didn't have to worry about their mounting debt load. In 2006 the bubble burst, and home prices plunged

OFHEO House Price Index



3 The Beating As home prices fell, more

owners began defaulting on mortgages, leaving the two agencies on the hook for billions. The losses are piling up

Combined profit or loss Freddle Mac and Fannie Mae, annu \$15 hillion



4 The Bailout The Federal Government

stepped in to guarantee the debt held by bond owners. but shareholders have no such protection





Sources Fannie Mae: Freddie Mac, Federal Reserve: Treasury Department; Office of Federal Housing Enterprise Oversight

its best day ever the Monday after the announcement, rising 1.32%. Fund manager Bill Gross had put two-thirds of its assets in mortgage-backed securities while using the bully pulpit of his widely read monthly commentaries to call for bolder action to help housing. He got his way.

What will this cost me? YOU AND YOUR FELLOW U.S. TAXPAY-

ers are now formally on the hook for up to \$200 billion in guarantees to Fannie and Freddie, That figure doesn't actually mean a whole lot-if housing prices begin to stabilize, Treasury could turn a profit on the deal; if the meltdown accelerates, it might not stop at \$200 billion. "I've been telling people that it's way

too soon to estimate this," says Bert Ely, a financial consultant based in Alexandria, Va., who delivered some of the most accurate estimates of the cost of the savings-andloan crisis of the 1980s. The S&L experience is instructive: the cost estimates started low (Ely's first guess was \$25 billion), then eventually grew to \$500 billion. The actual price tag, as calculated by the Federal Deposit Insurance Corp. (FDIC) long after the fact: \$123.8 billion, or about 2% of annual GDP during the bailout years. That's equivalent to \$286 billion today.

here. There were also \$29 billion in government loans behind Bear Stearns' shotgun marriage to IPMorgan Chase & Co. in March, although since they were made by the Federal Reserve-which can print its own money-it's not a direct cost to taxpayers. Then there are the \$4.5 trillion in bank deposits insured by the FDIC. The that of mortgage specialist IndyMac, cost an estimated \$8.9 billion, leaving the FDIC with just \$45 billion on hand to cover a likely rash of failures. But while the agency may hit up taxpayers for a loan, this would eventually be paid back with interest by surviving banks. "It becomes an issue only if the banking industry can't pay the bill," says Ely. If things get that bad, duck.

It's not just Frannie we're talking about

What should happen to Fannie and Freddie now? AFTER THE SAVINGS-AND-LOAN INDUSTRY

imploded, Fannie and Freddie filled the resulting vacuum to become the country's dominant providers of mortgage funding, Earlier this decade, though, Fannie and Freddie were caught cooking the books and punished by regulators with restraints on their growth. Meanwhile, Wall Street firms began buying and

securitizing hundreds of billions of dollars in subprime loans too dodgy to meet Frannie's underwriting standards.

At the height of the housing bubble, from 2004 to 2006, the market share for GSES shrank toward the single digits. So if you're looking for a culprit for the bubble and bust. Frannie really isn't the best candidate. In one recent paper, three California real estate scholars even argue that it was in fact the absence of Fannie and Freddie and their reasonably tight underwriting standards that caused the bubble. Whether you believe that or not, it's cer-

tainly true that Frannie has since stepped up precisely as private lenders have pulled back. Paulson's takeover plan envisions the GSES continuing to step up through the end of 2009, after which Treasury's backing expires and the next Administration and Congress will decide the companies' future.

As that deadline approaches, expect a fierce debate about the government's role in the housing market. Critics argue that Fannie and Freddie have become misshapen monsters, getting rich off implicit government guarantees. Yet when Wall Street managed to supplant them by backing subprime mortgages, the result was disaster. It's enough to make even the experts scratch their heads and wonder.

THIS MONDAY,

WHEN YOU'RE RUSHING TO CATCH THE ELEVATOR IN THE MORNING AND YOU SEE THAT ONE GUY INSIDE AND HE **CLEARLY SEES YOU BUT DOES** NOTHING ABOUT THE CLOSING DOOR ASIDE FROM STEPPING TO THE SIDE SO HE'S SLIGHTLY BUT NOT TOTALLY HIDDEN FROM YOUR VIEW, TRY-TO CLEAR YOUR MIND, FOCUS ON THE FACT THAT THE GREATEST NIGHT IN FOOTBALL IS WAITING JUST FOR YOU.

MONDAY NIGHT & FOOTBALL

A Sense of Community

When he takes office in January, our next President will surely take steps to help more Americans serve. But you don't have to wait that long to get started

BY RICHARD STENGEL

HOEVER RAISES HIS RIGHT HAND TO take the oath of office as President will pledge to uphold the Constitution—and will have already promised to make national al service a priority for his Administration. John McCain and Barack Obama have served the nation in different ways, but each man has asserted that national service not only can help solve the country's problems but also can and should be a unifying force for America in the 21st Century.

McCain's commitment to service is part of a patriotic legacy. The son and grandson of Navy admirals, McCain came close to making the ultimate sacrifice for his country. He has talked again and again about serving a "cause greater than yourself." When Obama graduated from Columbia University, he could have gone on to a prestigious and lucrative corporate career. Instead, he chose to work as a community organizer on the streets of Chicago. Service, he says, "will be a cause of my presidency." Their paths reveal much about the two men. McCain's choice was traditional and honored: Obama's was in some ways unorthodox. And while both men are united in their embrace of national service, their policies suggest different views of the role of government.

The nominees may be the most prominent spokesmen for service, but they are surfing a national wave that is growing rapidly. There were a million more volunteers in 2007, than in 2002, when the Census Bureau started keeping track, and the National Conference on Citizenship's 2008 Civic Report Card to be released this month shows that Americans overwhelmingly support policy changes to increase service incentives and opportunities.

The movement does not emanate from Washington (though Congress will soon consider the bipartisan Kennedy-Hatch bill on national service). Corporations are beginning to offer employees

Inside

21 Ways to Serve America

Service advocates from the boardroom to the Senate floor weigh in on how you can serve your community in big ways and small ones. For their ideas and more, turn the page

The Candidates And Service: In Their Words

Both Barack Obama and John McCain, longtime public servants, say they would renew the call to national service as President. Read why giving back is important to them paid leave for service. Universities are integrating a service year into their students' academic experience. Citizen entrepreneurs are using technology to improve energy consumption, health care and educational services.

The service movement is uniting the two largest generations in American history, the baby boomers and the millennials. They are the demographic bookends of America, and together they comprise more than half the U.S. population. Both have a stong commitment to civic engagement, Millennials are volunteering in record numbers, while their parents will double the ranks of older volunteers by 2096. Social scientists have talked about a 9/11 generation, and a new study by Ansk Found that borner earst anked "making a difference by helping others" as one of their most important goals. Both of these generations want to increase their service, and both feel they have not been asked to do enough.

Last year I wrote a cover story called "The Case for National Service." This year, in our second annual community-service issue, we feel that case has been made—so what we offer you are 2 to light and small ideas on how you can serve your community, your family, your country. I still believe a service year for young people should become a national rite of passage, but the service movement has already become an extraordinary laboratory of new ideas.

National service is part of our nx. From the signers of the Declaration pledging their lives and sacred honor, to Ben Franklin's community fire insurance company, to all the volunteer associations Alexis de Tocqueville saw when he visited America, service is a key part of the story we tell ourselves about this country. The ideas for national service we write about in this issue are as old as the Liberty Bell and as modern as long-distance digital tutoring. And they are part of a new American story that we are inventing every day.



21 Ways To Serve America

1. Support This Bill

By Edward M. Kennedy and Orrin Hatch

IMAGINE THE ENORMOUS DIFFERENCE IT WOULD MAKE to our communities and nation if every American served for a year with a community-service group, nonprofit enterprise or faith-based organization.

This month we're introducing in the Senate the Serore America Act, which provides funding and incentives for service programs, so that as many people as possible can serve at any ore very stage of their lives. We want to make it feasible for many to devote a year or more to service. We've already seen lives change as Americans give their time and talents to service organizations. But we know much more could be done. Its time to encourage many more Americans to o'll up their sleeves and volunter in communities at home and abroad. Americans across the nation are beginning to answer this call, devoting one year or more to voluntereservice and, in the process, changing the world.

They are weatherizing homes and increasing energy conservation. They are improving health care in low-income communities. They are enabling people throughout the world to have cleaner water and lifesaving vaccines. They are helping communities rebuild after the devastation of hurricanes and floods.

Some of the most remarkable efforts are taking place in our schools. Citizen Schools enables people to spend time leading after-school programs to extend the school day, so students have more time to learn and can interact with professionals who will help them connect their learning to a future profession. City Year brings talented, motivated young AmeriCorps members into schools to tutor and mentor at risk students and show them that someone cares. There are other examples but not nearly enough. It's time to do more.

For those who can't give a year to service, we should create incentives for part-time or short-term service in their communities. We should support states and communities and social entrepreneurs who are developing innovative approaches to help those in need.

time has come to help them do so. The challenges we face are too great. We've already waited too long to tap their amazing energy, ingenuity and commitment.

Senator Kennedy of Massachusetts and Senator Hatch of Utah are collaborating on a national-service bill





2. Take a Tour

Make way, Cancing Each year thousands of college sudents through the control of the college sudents of college sudents over beach burning during their spring breaks and summer vacations. Many universities arrange "voluntours" of their own. and groups, including Students Today Leaders Forever, run trips of interested under 25s. Voluntoursm isn't just for the college set; rejust for the college set; reAmericans have considered taking a volunteur vacation.

and 5 million households actually followed through with it in 2007. Lasting from a day to a few weeks, voluntous are abbrevisited versions of the kind of this that have long been sponsored by church missions and the Peace Corps. The Gulf Coast become a popular destination after furnicena Katrina, and many voluntous venture abroad. The trips are entertaining too: voluntourists usually take some time off to explore their destinations cultural and recreational IIIe. Cetting involved can be as simple as signing up online. CheapTickets lets customers book volunteer activities along with their vacations, while Voluntourism org offers information on packaged tours through voluntour groups such as Armbassadors for Children, Globe Aware, Go Differently. Relief Ridders International and Voluntourists Without Borders.



Mentors in action Citizen Schools' Marzug Muhammad, above left, and Cindy Diggs, above, teach eighth-graders in Roxbury, Mass.

3. Go Back to Eighth Grade.

Citizen Schools' 3.200 adult volunteers lead after-school programs for 4.500 kids at middle schools in 21 cities. Students build solar cars. litigate at mock trials and study stocks, creating a 'culture of achievement.' To get involved, go to citizenschools.org



Give Up One Day

Not everyone can devote a lifetime to service. But few could argue that they can't spare a day. On Sept. 27, join the ServiceNation coalition by taking part in one of more than 1,600 service events planned across all 50 states. And sign up to volunteer again next Jan. 19 for the King Day of Service, which takes place annually on Martin Luther King Jr. Day. To plan your participation, go online to events.servicenation.org or mikday.gov.



Rethink Christmas

By John J. Dilulio Jr. and John M. Bridgeland

WE THINK ABOUT CHRISTMAS AS BEING ESPECIALLY FOR KIDS. AS Dec. 25 approaches, toy stores bustle and nonprofit programs for youth get a vuletide bump in volunteers and donations. Operation Santa Claus programs at local churches drop off presents at inner-city elementary schools. National church networks like the Prison Fellow ship Ministries' Angel Tree program hand-deliver gifts to children in the name of their incarcerated parents. Such initiatives deserve all the support they get, and more.

Yet most local congregations have no programs at all for senior citizens. Nationally, about 4 million seniors live in poverty, and millions more live as frail or homebound shut-ins. In the Philadelphia area, Aid for Friends (AFF) has mobilized more than 250 churches and some 16,000 interfaith volunteers to assist elderly people in need, but few other cities have such faith-based, senior-serving networks. You can change that. Make December a special month for remem-

bering the aged who are disabled, impoverished or aching with lone liness. Redefine Christmas as a season for preparing to bring hope and peace year-round to needy older neighbors. Visit the AFF website (aidforfriends.org). Find out how many seniors live in your community. Map out local elder-care centers and retirement homes. Volunteer to visit, drive, prepare meals, perform handyman duties, donate bathtub grab bars or toiletries-or contribute money to others who do. Have children craft greeting cards, assemble food kits or make supervised home or hospital visits.

And if, like us, you are a Bible-believing person, maybe call your Christmas-redefining initiative Operation Psalm 71: 9: "Do not cast me aside in my old age; as my strength fails, do not forsake me."

Dilulio and Bridgeland worked in the White House on community-service initiatives during President George W. Bush's first term









MVX 5076



MY PROJECT WAS TO BRING A CITY TO UP



MY PROJECT WAS TO ENCOURAGE PEOPLE TO DANCE TO THEIR OWN TUNE







MY PROJECT WAS TO LISE LAUGHTER TO HELP CHILDREN LEADY







THEY ALL HAD THEIR PROJECTS. WHAT'S YOURS?

Cardmembers have always made a difference. Now, with some help from American Express, that takes on a whole different meaning. Members Project' is an online program where Cardmembers can submit and vote for innovative projects that will help change people's lives for the better. The winning projects are then funded by American Express. To find out more, visit membersproject.com

MX.507





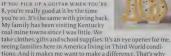


TRE YOU A CARDMEMBER?

USER'S GUIDE

Start Young **By Miley Cyrus**

IF YOU PICK UP A GUITAR WHEN YOU'RE 8, you're really good at it by the time you're 20. It's the same with giving back. My family has been visiting Kentucky



seeing families here in America living in Third World conditions. And it makes me want to make a difference. That's why I'm spending my sweet-16 party in October at Disneyland with kids from Youth Service America, an organization dedicated to volunteerism among people ages 5 to 25. The YSA kids are already having a major impact on their schools and communities. The truth is, it's never too early to get involved. Someday today's kids will be running for President. Now is our prep time. We need to get some practice in before we save the world.

Cyrus is a singer and an actress on the show Hannah Montana

Create a New Us

By Thomas Sander

BANDING TOGETHER TO PROVIDE COMmunity service builds Army-foxhole-like solidarity. Programs like City Year, in which ex-gang members may serve alongside college students who have deferred admission, prove that small corps can accomplish vital community service. They also implode stereotypes. We learn that what unites us-our musical tastes, the jokes we find funny and, more fundamentally, our belief in healing cities through grime and sweat-dwarfs our divisions. Why



is this important? Virtually all forms of social engagement have declined over the the time spent visiting neighbors to the number of community projects and close

friendships. And these

social and civic connections actually lubricate society, helping connected Americans improve their health and happiness and find meaningful work. These connections also strengthen communities. Among the most critical yet hardest to build social ties are bonds that cross racial, ethnic and class cleavages, especially as our communities become increasingly diverse. Daily, many of us inadvertently reinforce racial barriers; national service can catalyze our moral obligation to dismantle them.

Sander directs the Saguaro Seminar on Civic Engagement at Harvard's Kennedy School



Get Out! Take a page from

F.D.R.'s playbook. and join a modernday Civilian Conservation Corps to help preserve our natural resources. Funding for national parks has been stretched in recent years, but organizations such as the Nature Conservancy, the National Park Service Green Corps and local horticultural societies connect volunteers with opportunities to fill the gaps. Building trails, clearing litter, teaching kids about nature and lobbying for conservation

are just ii few of the

many ways to get

involved.



Work with the Secretary

By Arnold Schwarzenegger

IF ANYONE HAD TOLD ME WHEN I CAME TO AMERICA 40 YEARS ago that someday I'd be giving speeches that promote service and volunteering as a way of life, I would have thought they were crazy. When I emigrated from Austria, my goals were to become the greatest bodybuilder ever, conquer Hollywood and make a lot of money. Not because I was selfish. I just didn't grow up in a culture where anyone ever talked to us about giving back.

Then I met Maria Shriver and her extraordinary parents Sargent Shriver and Eunice Kennedy Shriver and had the opportunity to be inspired by the First Family of Service. I became immersed in after-school programs, the Special Olympics and the President's Council on Physical Fitness and Sports. I discovered Gandhi was right: The best way to find yourself is to lose yourself in the service of others. It also made me feel terrific.

To elevate service to the status it deserves, we have to change our culture so everyone is inspired to give something back. That's why last February I created in California the nation's first cabinet-level secretary for service and volunteering. Our new secretary attends regular cabinet meetings with the heads of state agencies. By having her in the room, the nonprofit sector has a voice at the highest levels of state government. Every governor should follow suit.

We need the same type of commitment in Washington. Imagine a new Secretary of Service and Volunteering sitting down with the Secretaries of Defense, the Treasury, Homeland Security, Commerce and so on. Imagine the service revolution this could help spark across our great nation.

We also created a site, California Volunteers.org, that's simple to use and links people to more than 40,000 volunteer opportunities in their communities. Every state should do that.

Government has to make sure it's not an obstacle to service. It must partner with faith-based groups, foundations, nonprofits, community groups and businesses to make it as easy as possible for people to volunteer. Government cannot do everything, but it can and must mobilize, coordinate and encourage people to give something back and make clear that

it is everyone's duty to serve in one way or another.

Schwarzenegger is the governor of California



CHEVY OFFERS MORE MODELS THAN ANYONE* WITH AN EPA EST. 30 MPG HIGHWAY OR BETTER.

*MORE THAN TOYOTA, MORE THAN HONDA, MORE THAN ANYONE. By Tom Nelson

AMERICANS AGES 50-PLUS HAVE HISTORIcally been a large part of the nation's volunteer corps and, as the song goes, you ain't seen nuthin' yet.

Baby boomers and older Americans are increasingly postponing retirement to start public service-oriented careers. Tens of millions of boomers are also volunteering through their churches or via programs like Meals on Wheels and AABF Tax Aide, which provides free tax preparation and other assistance to millions of low- and middle-income taxpayers, with special attention to those 60 and older.

According to More to Give, a new report from AARP and Civic Enterprises, about 45 million older Americans plan to increase their volunteering in the next five years. Here are some ways they can do so:

Get a retirement job. Most boomers plan to hold a paying job after retirement, and many cite money as a barier to volunteerism. Recareering into service oriented jobs can allow them to do good while also doing well. While some jobs paying \$8 to \$25 an hour may require specific training at nonprofits like the Red Cross, others may not require a formal education.

Join the classroom corps. Civic Ventures' Experience Corps program purs 2,000 older Americans to work as tutors, mentors and class assistants in schools in 25 cities across the country. The program has helped improve student and school performance. California's EnCorps Teachers Program enables eligible retiring boomers to enter the classroom as math and science teachers.

The toughest Joh you'll ever love (reprise). As it did almost 50 years ago, the Peace Corps is actively recruiting boomers to serve over-seas. Five percent of current Peace Corps volunteers are ages 50 pilos, and the agency is hoping to recruit more boomers who want to see a new part of the world—and leave it in better shape than they found it.

Fifty-plus volunteers have tremendous potential to help solve daunting problems. It's never too early—or too late—to start.

Nelson is the chief operating officer for AARP

11. Serve Those Who Have Served. Give vets career counseling or other help through hireahero.org. Reach out to families of deployed troops via americasupportsyou.mil.



12.

Take Home an Animal

An overlooked victim of the housing crisis: the family pet. With a record 1.2 million homes in foreclosure, displaced dogs and cats need a place to stay too. Sign up to house and care for a pet until its owner finds a residence or the animal is adopted. Use petitinder-corn to find local groups like PetConnect Rescue, which places dogs and cats in foster care.





13. Turn Off the Tube

Volunteering might seem like a huge commitment, but it often isn't hard to find ways to free up some time. Statistically, the biggest single difference between volunteers and nonvolunteers is how much television they watch. Volunteers spend about 15 hours a week tuned in, compared with 23 hours for nonvolunteers. Those 8 hours a week add up to more than 400 hours a year—enough time to take on any number of service projects. And there's always TiVo.



OVER 165 YEARS OF EXPERIENCE.

One fund-3 world-class management groups.

FRANKLIN TEMPLETON FOUNDING FUNDS ALLOCATION FUND

Franklin Income Fund **SINCE 1948**

Templeton Growth Fund SINCE 1954

Mutual Shares Fund SINCE 1949



Franklin Templeton Founding Funds Allocation Fund is a single fund comprising one of our most popular fund combinations. It invests in equal allocations of Franklin Income Fund, Templeton Growth

Fund and Mutual Shares Fund - three flagship funds backed Providing a diversified portfolio of equity and fixed

income investments, this fund of funds includes over 400 securities invested across more than 20 industries and 25 countries1 - all done with minimal overlapping among

For more information, call 1-800-FRANKLIN or visit franklintempleton.com.



INVESTMENTS

< GAIN FROM OUR PERSPECTIVE* >

Before investing in Franklin Templeton Founding Funds Allocation Fund, you should carefully consider the fund's investment goals, risks, charges and expenses. You'll find this and other information in the fund's prospectus, which you can obtain from your financial advisor. Please read the prospectus carefully before investing. Foreign investing involves special risks including currency fluctuations and political uncertainty. Bond prices generally move in the opposite direction of interest rates. As the prices of bonds in a fund adjust to in rise in interest rates, the fund's share price may decline. Value securifies may not increase in once as anticipated or may decline further in value. †As of 6/30/08. Holdings are subject to change

Franklin Templeton Distributors, Inc., One Franklin Parkway, San Mateo, CA 94403.



Lower prices. More choice.

Now's a great time to buy a home!

Start your search for the perfect place at remax.com, where you can view all the listings in thousands of cities and towns.

Visit remax.com today, or contact an experienced RE/MAX agent in your area, and make the dream of home ownership a reality.

Nobody sells more real estate than RE/MAX.



Where Do You Want To Be?



Outstanding Agents. Outstanding Results.®

remax.com®

14.

By Colin L. Powell

Transform Your Ideals into Action

WHEN, AS AMERICANS, WE SPEAK OF SERVING OUR COUNTRY, THE SELF less men and women of our armed forces usually come to mind. These everyday Americans don a uniform and transform themselves into extraordinary human beings who protect our citizens and preserve our freedoms for generations to come. I was proud to serve beside so many courageous Americans in the U.S. military. But when I retired after three decades, I knew my service to America was far from complete.

In 1997, I founded America's Promise Alliance, a coalition of organizations that gives young people the wraparound supports—the Five Promises-they need to succeed in school, work and life. Through the Alliance, people serve their country in various ways. These ordinary Americans undertake extraordinary acts of service-mentoring young people to help them stay in school, providing service-learning

opportunities. helping underserved children receive the health care for which they are eligible.

Ichallenge take a moment to think about their greatest passions. gravest concerns or grandest ambitions and transform those ideals and ideas into ac tion. Whether for



a national cause, a local organization or the life of one individual, each of us has the power to make a difference.

As men and women of service, we transform ourselves, our communities and, ultimately, our country. We uphold America's tradition as a "service nation" and fulfill our responsibility to one another. Whether it's a teenager teaching kids to read, a hardworking mother finding time to serve meals in a soup kitchen or a retiree aiding those too frail to help themselves, we provide for the common defense and the common good of our nation. Thomas lefferson said, "There is a debt of service due from every man to his country, proportioned to the bounties which nature and fortune have measured to him." As the richest nation in the world, our bounty is infinite. And so is our capacity to help,

Powell served as U.S. Secretary of State from 2001 to 2004

VOLUNTEER RATES: THE NATIONAL PICTURE

engage in volunteer activities-the highest rate in the nation, Nevada with 18%, has the lowest rate.



15. Do It Pro Bono, To find

service opportunities that suit your skills, consult the Taproot Foundation, which helps connect professionals with nonprofits in need of their talent. And visit abillionandchange.org. which aims to gather \$1 billion worth of skills-based expertise to support nonprofits.

16.

Cut Your Hair!

Get a haircut, and donate your excess ponytail to nonprofits like Locks of Love and Wigs for Kids, which craft wigs and hairpieces for children who have lost their hair because of cancer treatments or medical conditions. The ponytail has to be at least 10 inches long.



Get Your College Involved

By Lawrence S. Bacow

COLLEGES AND UNIVERSITIES HAVE A SPECIAL REsponsibility to educate the next generation of active, engaged citizens. When I recently welcomed our entering students at Tufts, I gave them their first homework assignment-to vote. But voting alone is not enough. If we are to address this nation's major challenges, we need people across the political spectrum to serve in government, to run for office and to work to build stronger, more vibrant communities. What we don't need is people sitting on the sidelines complaining.

Many colleges have set up programs to facilitate community service. Some encourage incoming students to consider a "gap year" for service before enroll ing. We're trying something more ambitious; because alumni who are burdened by debt can't afford to take jobs in public service, we've started a loan-repaymentassistance program to help degree holders from all our schools-undergraduate, graduate and professionalpursue careers in the nonprofit or public sectors.

It's the first university-wide program of its kind in the country. An inspiring group of more than 400 alumni applied for assistance this year. Ranging in age from 22 to 37, they live all over the U.S. and abroad. Many work in education or health and human services. while others are aspiring diplomats and advocates for human rights and the environment. What unites them is a passionate commitment to make the world a better place. Every student who graduates with a loan worries about how to pay it off. We hope Tufts' loan-repayment assistance program will remove some of that worry. Helping young people pursue their passion for service is one of the best investments our society can make.

Bacow is the president of Tufts University

MELLO my name is

COMPASSION

Our global success isn't limited to business. The Arriway One by One." Campaign helps improve the hours and donated more than \$52 million so far. We want to change the world — one child at a time. lives of children in need. Together with our independent Business Owners, we've volunteered over 500,000

or call 1-800-950-7732 Contact an Awwr Gosat Independent Business Owner, visit AmwayGlobal.com

Armway

Now you know

A World of Hope for Children Millions of children around the world live without health care, education or TV, a local One by One Campa

Millions of children around the world live without health care, education or security. The Armway One by One basic security. The Armway One by One Campaign for Children is committed to helping young people everywhere not just survive, but thrive. By supporting innovative programs on six continents, the campaign fosters hope and opportunity in uniquely powerful ways.

The Boat School in China

Hu Yake, a former teacher on Lake Hongzeein remote central China, was shocked to learn that local fishermen's children had no school to attend. Determined to change that, he acquired an old cargo barge and transformed it into a floating school.

Forty-two students came to study reading, writing and mathematics on the boat school. But when the students' struggling families—coping with drought and a dwindling fish supply—could offer little support, financial difficulties mounted.



A student waits to board the boat school in China.

After hearing about the school on TA local One by One Campaign group raised more than \$18,000 to cover costs and provide scholarships. For Mr. Hu, the unexpected gift kept his dream alive. Now, the children who study at the simple boat school can build their dreams.

A Healthier Outlook in Kenya

Until recently, quality medical care was unheard of in the Killifi district of Kenya. Infant mortality rates had been historically high; many children died of preventable diseases, including malaria and even measles.

But that is changing, In partnership with UNICEF. European affiliases from the One by One Campaign are helping to provide essential health services here, with a focus on inoculations for women and children. One by One's support enables UNICEF to increase the impact of its efforts to prevent HIV/AIDS transmission to children, provide vitamin A supplements and distribute mosquito nets—an important tool for fighting malaria.

In health centers, schools and homes throughout Kilifi, One by One's support is helping children and families to improve their odds against diseases no one should have to face.

The Art of Caring in India

A children's art contest helps a One by One Campaign in India to raise funds on behalf of that nation's blind children. From the thousands of designs submitted, 10 are selected and printed as holiday greeting cards. Proceeds from card sales go to two major social service organizations for the blind.

The money is used primarily to expand Braille textbook printing programs and the distribution of kits that help visually impaired children learn mathematics and geometry, aswell as to read and write in Braille.

With the cost of Braille books expensive for even middleclass Indian parents, the free books open up new horizons for



mother and child in th Kilifi district of Kenys

he campaign raises funds to etter educate visually impaired udents in India.

students like Siddhi Desai, a top-ranked eighth grader. Her mother says, "This program provides exactly the kind of encouragement these children need to graduate on time, and to get ready for the next stage of their lives."

In five years, the One by One Campaign has provided hope and opportunity to nearly six million children and shared more than \$52 million worldwide. Driving this momentum is a simple belief: that by helping a child, you help the community and that you are change the world.

Presented by





18. Prepare for the Worst

The need for a Civilian Reserve Corps—a version of which has been proposed by Senator Richard Lugar—became apparent after the invasion of Iraq, when untrained political appointers were tapped to become part of the Coalition Provisional Authority. They made a hash of restoring civil order and soon quit in large numbers, leaving behind a disaster that haunts us to this day. Since then, the Defense Department has increasingly focused on providing humanitarian and civic assistance in counterinsurgency situations. But as Reuben Brigety, a former Navy officer who is now a defense policy analyst, points out in a report for the Center for American Progress, civilians can generally perform elements of this mission better and cheaper. He cites the example of a Navy Seabee detachment working around the clock to dig wells in two villages in Kenya; it cost them \$250,000 todo a job that civilian workers generally do for \$5,000,000 the wellse med up not working activities.

Katrina's aftermath showed how a Civilian Reserve Corps could be valuable domestically too. I was involved in enlisting people to restart he school system in New Orleans. Because Teach for America had been working for years in the region there was a corps of alumin who responded to the call and helped to start and atfine end that the call of the call o

Unlike the Peace Corps, the Civilian Reserve Corps would not be a full-time commitment. Instead, it would be akin to the military reserves. Americans of all ages, willing to train part-time, would likely leap at the chance to become proud enlistees and to remind the world what type of people we really can be.

Isaacson is the CEO of the Aspen Institute

20. Mentor an Ex-Convict.

Volunteer for an organization like Ready4Work and provide job advice and emotional support to one of the 650,000 adults released from incarceration each year.



19. Take Off from Work

By Jeff Swartz

IN A HYPERCOMPETITIVE GLOBAL ECONomy, there's no time for volunteering. For everyone from CEO to salesperson, workdays are overfull with must do, high priorities. There's no time for anything noncritical. Gotta make the quarter ...

As a citizen, I'm aware that 37,3 million Americans live in poverty and 1.2.6 million children live in homes where there often isn't enough to eat. Utility, childcare and health care costs are sky rocketing. But as a CEO, what can I be expected to do about any of this?

I was first introduced to the notion of volunteering during the regular workday 20 years ago, when I was invited to serve at a center for young adults recovering from drug and alcohol addiction. It was a startling experience, one that changed my view of what we can accomplish during the workday. I learned that serving strengthened our business from within and



allowed us to accomplish not only the regular business agenda but more. And so we

And so we at Timberland have created the Path of Service, offering paid

time off for employees to volunteer in their community—during the busy workweek. Today Timberland employees around the globe receive 40 hours of paid volunteer time each year and can apply for longer term service sabbaticals as well. In our annual employee survey, volunteering is considered a key benefit.

The social challenges that plague our world won't be solved by government or church alone. For profit business can be part of the solution, as part of the everyday business agenda. We can ear no ur quarterly profits and take our share of responsibility for repairing the breaches in society at the same time. See you in the civic square.

Swartz is the president and CEO of Timberland

Log On

To launch your search for service opportunities, go to volunteer,gov and surf through its database of millions of projects and organizations. Whether you want to tutor students from your computer, clean up a local park or coach a neighborhood team, you'll find myriad ways to make a difference.



We all have the power within us to give back. Sometimes we just need a little help to find the right opportunity. AARP can offer you a variety of ways to make a difference for people in your community. You don't need to be a superhero to give back. All you need is the desire to help others. to see the difference you can make.

AARP is a proud sp

Behind the scenes A young Obama addresses a meeting on Chicago's South Side

A Call to Service

By Barack Obama

This moment

for America's

important

people to

sit on the

sidelines

is too

OVER TWO DECADES AGO, I FOUND MY CALLING WORKING in a community devastated by steel-plant closings. My story is not unique. Generations of Americans have connected their stories to the larger American story through service and helped move our country forward.

We need that service now. We face determined enemies and definitive challenges at home. This moment is too important for America's greatest resource—our people—to sit on the sidelines. So as President, I will ask for the active citizenship of Americans of all ages and walks of life.

First, we need to create opportunities to serve. I'll ask more young people to serve in uniform and expand the size of our military. And I'll increase AmeriCorps—our

network of local, state and national service programs from 75,000 slots to 250,000.

That service should be directed toward pressing national challenges. We need more Americans to teach and an Energy Corps to help develop renewable and efficient energy. And we need to grow our Foreign Service and Peace Corps to rendar America's standing in the world.

Second, we need to invest in grass-roots ideas, because the

"next great innovation" usually doesn't come from government. So I'll create a Social Investment Fund Network and bring together faith-based organizations and foundations to expand successful programs across the country.

Third, we need to integrate service into education. We should help schools develop service programs outside the classroom. And I've proposed an annual college tuitilon tax credit of \$4,000 in exchange for 100 hours of public service. You invest in America, and America invests in you—that's how we'll make college affordable for every American.

It's time to come together to shape the course of history. After girl, all Americans were ready to answer a call to service, but it didn't come. I will issue that call, and make it a central cause of my presidency.



Return to Vietnam U.S. Navy Commander McCain visits a Saigon orphanage in 1974

Inspiring Citizens to Do More

EVERY DAY PEOPLE SERVE THEIR NEIGHBORS AND OUR nation in many different ways, from helping a child learn and easing the loneliness of those without a family to defending our freedom overseas. It is in this spirit of dedication to others and to our country that I believe service should be broadly and deeply encouraged.

As President, I will create a Service to America initiative to bolster the teaching of American history and civics education and to inspire Americans to serve causes greater than their self-interest. Civic participation over a lifetime, working in neighborhoods and communities and service of all kinds—military and civilian, full-time and partitime, national and international—will strengthen

America's civic purpose.

I will establish a White House Service to America office to streamline nationalservice efforts across the Federal Government and also coordinate a network of private sector venture-capital funds to be matched with federal grants to support job retraining or vocational-training efforts in schools and targeted communities where job loss persists. I will seek more students in

community service through the Federal Work-Study Program, and I will expand opportunities for service overseas for all Americans.

Civic

over a

participation

lifetime will

strengthen

civic purpose

America's

Because of the critical importance of education, I will create a realistic teaching, certification requirement so outstanding people with many years of service and work have the opportunity to teach. I will increase service opportunities for the disabled community and also tap the wisdom and experience of our veterans and retirees for our service initiatives.

I believe we should always put our country first. As President, I will uphold that ideal and do all I can to inspire and support a new era of service to our nation.

6

EARN BABY EARN.

MAX-RATE omplete Savings Account

National Average



Transfer Cash In And Out With A Click 3.30%

No Account Fees, No Minimums

E TRADE

######### 1000 new accounts a day

1-877-929-2434 etrade.com/maximize

New Accounts claim based on internal E*TRADE FINANCIAL Corp. metrics for average daily gross new E*TRADE Bank and E*TRADE Securities accounts between 8/1/07-7/31/08. Net new accounts were in excess of 200,000 over the same period.

1. Annual Percentage Yield is effective 8/13/08 and is subject to change. A \$1 minimum deposit is required to open a new account. Withdrawal limits apply. Online statements

2. The Annual Percentage Yield (APY) of the Complete Savings Account as of 8/13/08 in more than 8 times the national average APY for savings accounts with balances of \$25,000. Source Informa Research Services, Inc., Calabasas, CA. www.informars.com. Although the information has been obtained from the various institutions themselves, the accuracy cannot

3. For details and important information about Quick Transfer, please visit etrade.com/quicktransferdetails for a listing of the limitations, restrictions and time deadlines associated

The E*TRADE FINANCIAL family of companies provides financial services that include trading, investing and banking

Banking products and services are offered by E*TRADE Bank, a Federal savings bank, Member FDIC, or its subsidiaries. Bank deposits are FDIC-insured to it least \$100,000. @2008 E*TRADE FINANCIAL Corp. All rights reserved.

FDIG



The Truth **About** Teen Girls

So you think they're having sex too soon and it's the media's fault. It's not that simple

BY BELINDA LUSCOMBE

LESS YOU'RE AN ADOLESCENT male, you have already asked yourself this question, perhaps in the past few days: Is there something wrong with teen girls? Specifically, are they getting too sexy? Barely a week passes without a flash bulletin blinding us with news of another prominent preadult who is in the family way or showing off her underthings. Miley Cyrus, 15, seminaked! Jamie Lynn Spears, 16. pregnant! A bunch of Massachusetts high schoolers all having babies together! It's an epidemic!

Once the idea has taken hold, it's hard to shake off, and the fact that the presidential campaign features a pregnant 17-year-old means that the debate about teenage sexuality is growing only more heated. Girlhood sexiness seems to be everywhere: on TV shows and in movies, in advertising, in teen magazines and all over the Internet. Most disturbingly, it seems to be coming from the girls themselves: the way they dress, the way they text, the way they present themselves on Facebook and, oh, mercy, what they get up to at parties. There are whispers, stories

Photographs for TIME by Ben Baker-Redux

for which the anecdotal evidence—from school counselors and child psychologists and mothers—keeps accumulating like a national pile of unwashed laundry. These suggest ten girls are getting very liberal with sexual favors, especially of the type detailed in the Starr report. In one generation, girls seem to have moved from Easy-Bake to easy virtue.

In the past four months, there have been four weighty hooks published on the subject, with titles like Hooked. New Science on How Casual Sex Is Affecting Our Children and 50 Sexy 50 Soom. Most of these treatises have a similar thesis; young gitts are sexually loose because they're aping behavior they see on TV or read about in magazines. And as if on cue, the media deliver a new 90210 with an oral-sex seene in the first episode. Goospie Girl comes back with bill boards promoting it as MIND-BLOWINGEY INAFPROFINATE. ... and your daughter starts singing that alarmingly suggestive song about licking a lollipon.

Before we reinstitute the chastity belt, though, we might need to take a breath. There are lots of reasons to worry about adolescent girls having sex too early, ranging from serious health risks to the likelihood that they are seeking it for the wrong reasons to the impact it may have on their

'Pregnant celebrities are no big deal. Most teenagers can tell the difference between fact and fiction.'

-ASHLEY HILL, 16, GLOUCESTER HIGH SENIOR



Wasn't It Ever Thus?

MIDDLE SCHOOL COUNSELOR HULLA TAYLOR of North Carolina had a conversation with her sixth-graders last year that worried her. "A lot of them were watching The O.C.," she says. "I just remember the show's multiple sexual partners, the cocaine use, and then at the end, they drink, they drive, they set fires, but all is well! There are never any consequences." Taylor understands the media better than many. Her sister Mary is a producer who has worked on MTV shows including Mv Super Sweet 16 and Spring Break. "I'm messing them up, and she's fixing them," says Mary jokingly. But Mary also suggests that if nobody were watching the shows or buying the products that are advertised on them, they wouldn't succeed. "We're not Little House on the Prairie anymore," she says. "The world is different. If parents said, 'You can't watch this,' and the ratings dropped, maybe we would change things."

Society has always had this Taylorsisters duality in its attitude toward young women. Like steak house owners trying to raise vegetarians, we idealize youth and sexiness but recoil if our young want to be sexy. What has complicated things recently is that girls are literally getting older younger. Their bodies are hitting physical maturity sooner, often before they are ready to deal with the issues of sexuality that go along with it. According to lane Brown, a journalism professor at the University of North Carolina at Chapel Hill. "Twelve-to-14-year-old girls who start puberty earlier are more interested in sexual content in the media." Brown's studies found that adolescents whose media diet was rich in sexual content were more than twice as likely as others to have had sex by the time they were 16.

Andyet. With the pornucopia of media at teems' disposal in the past decade and a half, on cell phones and computers as well as TVS, early-adolescent sex should be having a growth spurt. But the figures don't necessarily support one. Despite a minor increase in 2006, the rate of pregnancies among teen girls has been on a downward trend since 1991. Another indicator, the incidence of sexually transmitted diseases, is alarmingly high: nearly in 4 girls ages 14 to 19 and nearly 1 in 2. African-American girls, according to the Centers for Disease Control and Prevention. But this is the first year such a study has been completed, and the study doesn't.

Girls on Film. If they're young, female and in the media, they're probably beautiful and behaving hadly. But image isn't everything



separate 14-to-16-year-olds from 17-to-19year-olds, so it's still unclear which way that trend is heading.

Other studies imply that girls, while not exactly chaste, are not behaving in ways that media reports about the hookup culture might lead us to believe. According to the Guttmacher Institute, one-third of surveyed teenagers 15 to 17 had had oral sex, and most of those were not virgins. Of teens ages 15 to 19 who had had oral sex only, two-thirds reported having had only one partner. There are plenty of people who want their daughters to wait until they get married to get it on. But failing that, many

When tweens see a picture of Miley Cyrus with her back bare and hair tousled, they don't see her as postcoital. That's an adult interpretation parents would prefer that their daughters have sex for the first time with someone they are in love with. Which is what the studies suggest they may be doing.

The Drip-Drip Effect

IT WOULD BE NAIVE TO BELIEVE THAT THE media are having no effect on teens and tweens. But it's much more complicated than Tracey See, Tracey Do. In the aftermath of the Gloucester pregnancy spurt, some experts spoke of a Juno effect, girls getting pregnant to emulate that movie's protagonist. Local teens scoffed at this idea. "Pregnant celebrities are no big deal," says Ashley Hill, 16, a (not pregnant) senior at Gloucester High. "Most teenagers aren't dumb. They can tell the difference between fact and fiction." Studies support her: teens are less susceptible to media firestorms that galvanize the grownups, like those set off by a famous pregnant person or a seminaked tween star. But when most outlets say the same thing, the effect can be overwhelming. "We call this the dripdrip vs. the drench effect," says Brown.

Some insight into how media images are processed into behavior comes from a



The Hills Audrina Patridge, left, and Lauren Conrad are мтv's version of reality



Would-be Veep will be grandma Sarah Palin's pregnant teen daughter Bristol was given wall-towall media coverage

Gossip Girl High schoolers Serena (Blake Lively) and Dan (Penn Badgley) in one of their on-again moments

2004 Harvard study on the arrival of TV in Western Fiji. The most noticeable change was that Fijian women became dissatisfied with their bodies and tried to lose weight. They didn't necessarily want to be like Europeans; they just wanted to look like them. Is it possible that the situation for teens and tweens is the same? They don't want to be like the characters in Gossip Girl (only 16% of whose viewers are actually teen girls) or America's Next Top Model; they just want to look like them, to try on that identity. "Nine-year-old girls do not experience dressing up in a sexy way as a sexy thing," says Deborah Tolman, one of the authors of 2007's American Psychological Association (APA) report on the sexuality of teen girls. "They're just wearing clothes and thinking it's cool to look older." School-age girls want to wear thong underwear for the same reason their mothers wanted to wear crocheted bikinis: to drive their parents nuts.

The real problems arise when the media unanimously suggest that hotness is the only identity worth trying on. And when they venerate physical desirability in young women without explaining how to use it responsibly. And when they define desirability in such a narrow fashion that many girls feel they have to amp up their sexual signals to measure up. One of the clear findings last year of the APA Lask force was that an early emphasis on sexuality stunts girls' development in other areas. "When kids are about defining themselves, if you give them this idea that sexy is the be all and end-all, they drop other things," says Sharon Maxwell, a psychologist who specializes in adolescent sexuality.

Should girls fear that they don't have the requisite homes, there's assurfire way to overcome that: find a boy to sleep with they resubconsciously looking for love." says Amanda Ireland, another Gloucester teen. "They think, If I have a baby, I'll be someone. It gives them an identity." How can Ireland be so sure? She gave birth to daughter Halez, now 3, when she was 15.

Learning from Lolita

THE INTERPLAY AMONG TEENS, THE MEDIA and sex is a complicated one. As Ireland shrewdly observes, the way a girl sees her self is more powerful than what she sees in magazines. But here's the rub: what she

sees in the media does affect that self-image, especially in terms of her body. Some experts recommend media literacy classes—as early as kindergarten. "Children need to learn how to dissect and understand this pervasive aspect of their environment," says Gigi Durham, author of The Lollius Efect, "just as they learn to understand the seasons or Newton's laws of motion."

Durham also suggests, counterintuitively, that kids should have access to more media. But the venues she recommends are those—like girishnoor—hat are not in a symbiotic relationship with people who want to sell things. And she believes that girls should be encouraged to create their own media, not just to talk back but also to understand how they work.

Since it's impossible to put the genie back into the bottle, girls also need some straight talk about what to do with all the desirability society is heaping on them. "It's like we've given them the keys to the car." says psychologist Maxwell, "but we haven't aught them how to drive." The xnx task force urged more study into how teen girls are affected by seeing people who look just like them heralded as exvaul icons as well as research to "identify effective, culturally competent protective factors." Translation: Find something not lame that sends an alternative message. Stephe nie Meyer's highly popular Twilight series might be one example.

Most important, say therapists and daddemics, adults need to look to themselves. "There's a whole other piece that we don't ital shout," says Tolman, "which is holding the people who are reacting to these young girls accountable." When tweens see a pieture of Cyrus with her back bare and her hair tousled, they don't see her as postotial. That's an adult interpretation. Cyrus has made it abundantly clear that she hopes to remain a virgin until she's married. "Its this very odd attitude," says Durham, "whereat once we want to croticize [girls like Britney Spears and Cyrus], and then we turn around and condem them immediately."

Maybe we believe so readily in notions like a plague of teen sex because they titillate us, the grownups. The volume of childpornography arrests has skyrocketed in the past decade. It's not teens who are using it. And it's mostly not teens who indulge in the voveuristic obsession with starlets or who use young people to sell products or win votes. It's all of us. Fifty years ago last month, Lolita was published in the U.S. Her name is often invoked to describe today's teens. But what people forget is that in Nabo kov's book, Lolita was the victim. -- WITH REPORTING BY KATHLEEN KINGSBURY/ GLOUCESTER AND ELISABETH SALEMME AND TIFFANY SHARPLES/NEW YORK

Free us from \$4.00/gallon gas. Free us from \$4.39/gallon gas. Free us from \$4.61/gallon gas. Save our economy. Save us from this climate crisis. Give us truly clean energy. Use the wind. Use the sun. we demand that we use them. we demand that we Repower America.

There is a solution. There is no time to waste. we, the American people,

To our leaders: Free us from our addiction to oil.

demand a better future. Give us 100% clean electricity

within 10 years.

Go to mecansolveit org and join us. Together we can Repower America. Together we can solve the climate crisis.



RIGHT ON YOUR MONEY, PAGE 74

GOING GREEN RIGHT ON YOUR MONEY



GOING GREEN **Eco-Buyer**

Beware.

Those "green" products often aren't

BY BRYAN WALSH

SCOT CASE WAS NOT HAPPY, VICE president of the environmental marketing firm TerraChoice. Case last year sent his research ers into a big-box retail store to evaluate the green advertising claims of some of the products on its shelves. The results were startling: of the 1,018 products TerraChoice surveyed, all but one failed to live up fully to their green boasts. Words like nontoxic were used in meaninglessly vague ways. Terms like Energy Star certified were in fact not

"I went ballistic," Case says. butchered the study." He had his team redo the survey, but the results came back the same. "It just shows we're awash in greenwash."

Many consumers may not have heard the term greenwashing, it-misleading marketing about the environmental benefits of a



product, Greenwashing isn't new-ever since the environment emerged as an issue in the early 1970s, there have been advertising firms trying to convince consumers that buying Brand X is the only way to save the earth. But as going green has become big business-sales of organic products alone went from \$10 billion in 2003 to more than \$20 billion in 2007—companies appear eager to associate themselves with the environment, deservedly or not.

If you're not yet sick of seeing whirling wind turbines and sun-dappled solar panels on TV, you will be: the new fall season is likely to feature a gotten so bad that the Federal Trade Commission (FTC) has been holding hearings over the past year to define the difference between genuine environmental claims and empty greenwash. It's not easy-and environmental advocates worry that truly green companies could get lost in all the clamor.

"We have such a challenge ahead of us on climate change," says Kevin Tuerff, a

Six Sins. Telling green from greenwashing

HIDDEN TRADE-OFF

Promotion of one aspect of a product as environmentally friendly while its negative impact is obscured

NO PROOF

Environmental claim that can't be easily verified

VAGUENESS

Assertion so amorphous that it's meaningless-like a "nontoxic" claim when anything could be toxic if misused

IRRELEVANCE Claim that's technically true but unimportant for the planet

LESSER OF TWO EVILS Claim that is narrowly true but ignores larger environmental

FIBBING

Claim that is demonstrably untrue

"Greenwashing harms the effort we need to be making."

problems-like "green SUVs"

The first step to cleaning up greenwashing is to identify it, and Tuerff and his partners have hit on an innovative way to spotlight particularly egregious examples. They've launched the Greenwashing Index (www.areenwashinaindex. com), a website that allows consumers to post ads that might be examples of greenscale of 1 to 5-1 is a little green lie; 5 is an outright falsehood. It's a simple device, but it

shows the power of the Internet to truth-squad misleading ads; with a simple Web search, any consumer can find out if a car manufacturer hyping its fuel-efficient hybrids actually earns the majority of its revenue selling gas-guzzling trucks and suvs. "We try to make it a little more transparent with the index," says Kim Sheehan, a communications professor at the University of Oregon and a co-founder of

the site. "It teaches people to be a little more cautious about the claims they hear."

Googling isn't the only way to take out the greenwashing, however. The TerraChoice website (www.terrachoice.com) offers a list of what it calls the "six sins of greenwashing"six simple signs that should tip off consumers to a company that is more interested in selling the earth than saving it. One is the sin of irrelevance, in which, for example, a prod uct trumpets the fact that it is even though those ozonedestroying chemicals have been banned for years, meaning the company is asking for applause for just following the law. Another is the sin of the hidden trade-off-the paper towels that come from a sustainably harvested forest but are then shipped to global markets aboard CO, spewing trucks and planes.

Ultimately, says Case, "if you don't understand where a green claim comes from, check it out. There are a lot of companies trying to relieve people of the green in their wallet."

It's not just consumers in the U.S. who are getting fed up with greenwashing. The Advertising Standards Authority in Britain received 561 complaints about potentially false green ads last year, up from 117 the year before. Norway has banned all car ads from using the terms green, environmen tally friendly and clean on the grounds that all cars contribute to global warming.

The laissez-faire U.S. isn't likely to go that far, but the FTC is in the process of updating its Green Guide for consumers. which hasn't changed since 1998. The hope is that eventually we'll be able to define green in advertising the way we've defined low calorie and low fat. That needs to happen soon, before green loses all meaning. "We have better green products but a lot of exaggerated claims," says Case, "That could be enough to capsize the whole green movement"-and that's not a little green lie.

Give your back a rest.

Our owners say it. Science proves it.

The SLEEP NUMBER* bed is clinically proven to relieve back pain and improve seep quality. Studies show



participants reported back-pain relief while 90% said when acrees and pains were reduced.* We don't just say, but bedy relieve back pain, we prove it

Don't let the pressure get to you.



distribute weight unevenly, creating pressure points that can cause you to loss and turn. But a Sleep Number bed conforms to your body. It relieves pressure points so you'll fall asleep faster and wake up more refreshed.

Comfort that you control.

A Sleep Number bed is the only bed find liet you adjust your SLEEP NUMBER* setting to your ideal level of comfort. Pick a lower number for more softness, higher fer limes support. With settings from zero to 100, you can always find your perfect Sleep Number setting.



Two sides to every story.

Both sides of a Sleep Number bed can be adjusted individually at the touch of a button. So you and you course, can each find your own level of comfort

Try it for 30 nights risk free.

Each Sleep Number bed comes with a risk-free 30-night in-home trial, Plus a 20-Year limited Warranty, one of the longest in the industry. Our quality is not only built in, it's backed up.





It's the bed that counts.



\$50-\$175 in free bedding accessories' PLUS 12 months NO interest, NO monthly payments'-Ends Sept. 27th

CALL 1-800 543-5524

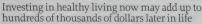
leepnumber com

a SELECT COMFORT store



From Health to Wealth

Want More Money?
For more information, visit
cnn.com/rightonyourmoney





OST PEOPLE SAWE FOR retirement by focus ing on their wealth. But you may accomplish more by focusing on your health. That's because the out of pocket costs for diseases that may be avoidable through diet and exercise can be stagering. Getting and staying fit now may be worth tensor even hundreds of thousands of dollars later—as um that just might exceed the carefully crafted stocking in your acredited stocking in your acre

That's not to say that if you are fit you don't need a finan-cial plan. "Good health has a high value in dollars," says Bruce Pyenson, an actuary at health consultants Milliman. "But it's not enough for you to

stop saving." He says your savings goal, if you are healthy, should be to times your final salary, and significantly more if you suffer a chronic health problem such as cardiovascular disease or diabetes.

How much savings is enough for chronic sufferers? That depends on the severity of the aliment and the level of coverage. But consider that Medicare spends four times as much on unhealthy people as it does on healthy ones; out-of-procket costs from deductibles and co-pays are much higher too. If you have an uncovered, extended nursing-home stay, the cost of health care in retirement may surpass \$300,000.

OUIT NOW, SAVE LATER

Investing the money you would have spent on cigarettes from age 40 to 65 may net \$100,000, not counting what you save by avoiding disease

Such costs have given rise to a wellness industry that promotes healthy living now as a means of avoiding disease and expense later. The industry, which has exploded to \$2 billion in annual revenue from less than \$100 million a decade ago, promotes smoking-cessation and stressreduction programs, as well as healthy-diet and daily-exercise regimens such as stretching and moderate weight training. Even a cursory estimate shows how quickly a few health measures pay off.

Lose weight. Obesity is linked to diabetes, cardiovascular disease, cancer and more. Obese people spend a third more than fit people on health services and threequarters more on medications. according to Rand Health. The average annual out-of-pocket cost for diabetics is \$454, according to an analysis of government data conducted by Nationwide Better Health, a health-management company. But those costs skyrocket to \$12,000 or more for the 1 in 2 diabetics who do not carefully tend to their illness. says Nationwide. Bottom line: shed some pounds, avoid these diseases and invest the related windfall from, say, age 40 to

65—and you could pad your nest egg by up to \$700,000.

Stop smoking. Not buying cigarettes alone can add up to more than \$100,000 if you stop at age ao and invest the difference conservatively until age 65-If you avoid emphysema and cancer, your savings multiply. The potential savings from medical treatments could add tens of thousands of dollars more to your nest egg.

Get moving. Exercise and diet are keys to avoiding high blood pressure and heart disease, which together have annual costs to the individual of \$606, according to Nation-wide's analysis. Investing that sum for 25 years may provide more than \$55,000.

Such savings are not guaranteed. Even healthy people get sick, and living healthily usually means living longer, which layers on costs for other health woes you may encounter as you age. Still, the most important steps to retirement security may have more to do with what you give up (fatty foods, cigarettes and more than two alcoholic drinks a day) than with what you sock away. This is one situation in which less means much more.



People with a financial plan are happier in retirement than those without.

Let America's leader in financial planning' show you the difference between just having an IRA and having a true financial plan—an Ameriprise plan. Sit down with an Ameriprise advisor to learn more about how our approach to long-term financial planning encompasses all your retirement needs—from managing risk to generating growth and income. Everyone plans to retire. But you can plan to retire happier.

YOU NEED A PLAN

Experience the difference true financial planning with Ameriprise can make.

Call us today at 1.877.AFI.320. or visit us at ameriprise.com/retirement and get our FREE guide:

Navigating the Risks to a Happier Retirement.

Proud sponsor of





The Financial Planning Association is the owner of trademark and service mark rights in Financial Planning Week and the Financial Planning Week LOGO. The marks may not be used without written permission from the Financial Planning Association. Financial Servings services and investments available through Ameriprise Financial Services. Inc., Member FINRA and SIPC.

Source: 2006 New Retirement Mindscape study conducted by Ameriprise Financial in conjunction with Age whee and Haris Yalleractive. Ameriprise Financial poor Jun (unique Poream > Plan > Trade X** approach

is about more than just numbers, it's both science and art. We have more financial planning clients and more CERTIFIED FINANCIAL PLANNER^M professionals than any other company in the U.S., based on data filed at advisemifo.sec.gov and documented by the CFP Board of Standards, as of Dec. 31, 2007.

© 2008 Ameriprise Financial, Inc. All rights reserved.

Brush Up on These Health Basics

New knowledge about your teeth and gums plus some familiar advice will help you look and feel your best

BY JAMES M. CHRISTIAN, D.D.S., M.B.A

Most people are surprised about the close connection between a healthy mouth and healthy body. Here are some examples of the connections:

- Stress clearly worsens oral health and is associated with an increased susceptibility to infections, including gum inflammation. More research is needed to tease out the exact mechanism, but researchers believe that the stress hormone cortisol may play a role.
- The decreased production of hormones associated with menopause can be related to the vexing problem of burning mouth syndrome, where the tongue, roof of the mouth or gums feel as if they're on fire. Burning mouth can also be caused by fungal infections or side effects of medications, such as those for high blood pressure. Treatment, of course, depends on the cause.
- Increasing evidence points to a relationship between the advanced form of gum disease, known as periodonthis, and the buildup of arteryclogging plaque that causes heart attacks. Right now we don't know the exact nature of this relationship, but treating periodontal disease improves oral health, and that will benefit your overall health. All the more reason to reach for your toothbrush twice a day.
- You're more likely to develop gum disease if you have diabetes, which reduces the body's resistance to infection.
- Osteoporosis can worsen the loss of bone caused by gum disease. If your dentist suggests treatment, don't put it off.

laik to your dentist

Be sure to let your dentist know about any medications you're taking, either prescription or over the counter. Don't



Did You Know?

If you want healthy
gums, add cheese, mill
and yogurt to your dail
diet.

Older adults benefit even more significantly from fluoridated water than children.

forget to mention herbal supplements and vitamins as well. Patients often ask me why! want to know, thinking that inhalers for asthma or drugs to lower blood pressure don't affect the mouth. But any medication can affect oral health, so don't keep it a secret.

Keep your mouth healthy

A healthy mouth discourages the development of plaque, a sticky bacterial film that forms around teeth. The bacteria feast off the food you eat and convert sugars, and starches into acids that dissolve enamel. They also produce toxins that inflame the gums and cause them to pull away from the teeth, providing a convenient welcome mat for bacteria to enter the bloodstream.

The most important step you can take to control plaque is the one you've heard about since you were a child: Brush at least twice a day and floss at least once.

Brushing and flossing won't rid the mouth of bacteria, but will prevent the forming of plaque. Brushing acts on the bacteria the bristles reach, and flossing gets bacteria hidden between your teeth and under the gum line.

Ask your dentist or dental hygienist to go over your brushing and flossing technique next time you're there if you haven't had it checked recently.

Dr Christian, an oral and maxillofacial surgeon, is director of the Division of Dentistry and Oral Surgery at The Johns Hopkins Hospital



This special section was created in conjunction with the faculty physicians of Johns Hopkins Medicine in Baltimore, Maryland. For more information on these diseases and conditions, or to learn more about Johns Hopkins Medicine, with www.hopkinsmedicine.org or call Hopkins USA as 443-287-6955. The advertues in this section were not selected by Johns Hopkins Medicine, and the placement of add in this section in the own way implies any endorsement or recommendation of these products or services by Johns Hopkins Medicine.



Is there a connection between the health of your mouth and the health of your body?

A growing body of evidence suggests that maintaining healthy teeth and gums is important not only to the health of your mouth, but may be important to your overall health

Colgate Total has a unique, patented formula that creates a protective barrier that fights germs for a full 12 hours. That helps to prevent and reduce gum inflammation from gingivitis, a mild form of gum disease, which if left unchecked may lead to serious

gum disease. Emerging scientific research is associating serious gum disease with other diseases like heart disease, diabetes and stroke

Learn more about the health of your mouth and the health of your body. Visit ColgateTotal.com



COLGATE TOTAL. FIGHTS GERMS FOR 12 HOURS.

The ADA Council on Scientific Affairs Acceptance of Cofgate Total toothpaste ≥ based on its finding that the product is effective in helping to prevent and reduce tooth decay, gingivitis and plaque above the gum line and bad breath, when used as directed!

Colgate Total is approved for the prevention of ginglivities. Not approved for the prevention or frealment of serious guin disease or other diseases. Ask your dental or medical professional about the emerging research on the mouth-body association. "2007 Colgate-Palmolive Co. Prince enjoyed
delicious Quaker
Outmal every day for
30 days and his
cholesterol went town
Coincidence? Nase.
That's HIS proof:
And it's backed by 25
years of clinical proof
from Quaker. So as
part of a heart healthy
lifestyle, Quaker Outs
helped Prince drop....



"I'm living proof it works".

Prince Wheeler

Riverdale, IL

q cholesterol

3 grams of solidale fiber daily from natrocal, in a diet low in saturated far and thissisteror, may reduce the less of heart disease. Quaker Old Tealismed One provide 2g per serving. Quaker Instant Outmeal and Quaker Instant Squares provide 1g per serving. You'r results may var.











QuakerLivingProof.com

The Care and Feeding of Your Heart A little help from you can keep it beating at its best

BY PAMELA OUYANG, M.B., B.S.

You can do a great deal on your own to prevent heart disease from developing -and it's never too late to start. You don't need a lot of equipment or time. but you do have to be willing to make some changes and believe that you're worth the effort.

How much does exercise help your heart?

Women who exercise more have fewer heart attacks but they're often healthier to start with, so it's hard to tell whether exercise itself reduces risk.

To find the answer we need a study where women commit to and maintain a certain level of exercise over the long haul-and that's not easy to do. So instead we look at whether exercise changes factors known to increase the risk of heart disease. For example, we know that physical activity brings down blood pressure and helps to keep arteries relaxed and supple, reduces cholesterol and helps people who are overweight lose extra pounds. Since exercise improves these factors, it is likely that exercise itself is important in decreasing heart disease.

You don't have to join a gym to benefit. Half an hour of moderately intense physical activity, such as brisk walking, on most days of the week will do it. Add extra time if you want to lose weight.

What kind of low-fat?

Low-fat diets have been heralded for years now, but the actual point is low-certain-kinds-of-fat.

Use polyunsaturated and monounsaturated fats (the kind in liquid vegetable oils, nuts and seeds); these fats may actually improve cholesterol levels.

Keep the lid on saturated fats (the kind in meat, poultry, dairy products such as whole milk, and tropical fats such as palm oil) and on trans fat

You may be

(called partially hydrogenated oil on food labels). Saturated fat increases LDL cholesterol, Trans fat increases LDL

cholesterol, raises triplycerides and lowers HDL cholesterol-not a good thing.

Stock your refrigerator and pantry

with low-fat dairy products, fruits, vegetables and whole grain breads and cereals. That way, when you reach for something you won't have to calculate calories or fat grams because you've got only good-for-you food available.

It's hard to define stress

There's no clear definition of stress. although everyone knows what it

feels like. Instead, researchers study depression and anxiety, both of which may be a response to stress.

Depression has been the best studied. Studies show that it certainly takes a toll on the heart. Anxiety has been less studied but may also play a role in heart disease in women.

In any case, if you're feeling emotionally under par, talk to your doctor.

You might also:

- Take a yoga class to relax
- Become more physically active
- Call on friends and family for support



This special section was created in conjunction with the faculty physicians of Johns Hopkins Medicine in Baltimore, Maryland For more information on these diseases and conditions, or to learn more about Johns Hopkins Medicine, visit www.hopkinsmedicine.org or call Hopkins USA at 443-287-6585. The advertisers in this section were not selected by Johns Hopkins Medicine, and the placement of ads in this section in no way implies any endorsement or recommendation of these products or services by Johns Hopkins Medicine.



The News About Sleep

The fascinating world of sleep is giving up its secrets

BY CHARLENE GAMALDO, M.D.

We've always known that sleep's a good thing and now we know some of the reasons that's so.

Sleep plays a role in learning

We used to think that sleep was a passive process that left us rested enough to learn while we were awake. We now know that every stage of sleep plays a vital role in the process of learning.

In the lighter stages of sleep, the brain takes new information that was placed in temporary storage, shifts provide some of the same benefits. As a sleep doctor, I'm a great fan of napping as long as it doesn't affect your ability to fall asleep at night.

For most people, there's a natural biologic dip in alertness between 1 pm. and 3 pm. It's not just your imagination and it's not simply because you had a high-carb lunch. If you can find the time, I would recommend a 20- to 40-minute any. Try not to let it go longer than that because you'll probably wake up feeling groggy and overtired.

For mest people, there's a natural biological dip in adertness between 1 p.m. and 3 p.m. ... I would recommend e 20-to 40-minute nap.

it to a holding area and then, in the deeper stages of sleep, moves it to more permanent storage. During deep sleep and rapid eye movement sleep, or dream sleep, the information is embedded in memory.

Naps are importan

At one time researchers surmised that napping provided no benefits for learning and memory because the sleeper didn't enter the deeper stages of sleep. In fact, we now know that naps can

Sleep apnea hits women also

Most of the research on sleep apnea has involved men, so the commonly cited symptoms of excessive snoring during the night and daytime sleepiness may often not hold for women. Women with sleep apnea are more likely to complain of difficulty falling sleep or staying asleep than their male counterparts with sleep apnea. As a result, these women are frequently misdiagnosed and their sleep:

Over the last decade the average adult has given up half an hour of sleep a night.

complaints often blamed on anxiety or insomnia. Once a woman reaches menopause her risk of developing sleep apnea approaches that of men.

If you experience insomnia-like symptoms, feel irritable during the day and have trouble concentrating, see a sleep specialist for an evaluation. Sleep apnea can be successfully treated.

Adults don't get enough sleep

Over the last decade the average adult has given up half an hour of sleep a night. This lost sleep leaves many people feeling sleepy most of the time. Obvious but true.

How do you know if you're sleeping enough? You should be able to awaken in the morning without an alarm clock and feel rested, restored and eager to start the day, You shouldn't feel cranky or have trouble thinking of the right word or completing cognitive tasks such as simple math calculations.

If you need to catch up on sleep on the weekends, your body is telling you you're not getting enough during the week. To some degree you can make up sleep with extra weekend zzz's, but we don't know if the quality is the same.

Sleep affects pain perception

Clearly, pain can affect your ability to get to sleep. But new research shows that the converse is also true: If you don't get enough sleep, your system becomes hyperaroused and you're less able to tolerate both physical and emotional pain.

Each day we learn more about sleep and realize that it's not a passive condition but an active state that can help us be more effective as we navigate through life.

Dr. Gamaido is assistant director of the Johns Hopkins Hospital Sleep Disorder Center and assistant professor of neurology and pulmonary/ critical care at Johns Hopkins School of Medicine



This special section was created in conjunction with the faculty physicians of Johns Hopkins Medicine in Baltimore, Maryland, For more information on these diseases and conditions, or to learn more about Johns Hopkins Medicine, visit wown.polynizamedition orgin or all Hopkins LSA at 443-287-4585. The advertisers in this section were not selected by Johns Hopkins Medicine, and the placement of add in this section in low sylimples any endorsement or recommendation of these products or services by Johns Hopkins Medicine.

DID YOU KNOW THERE ARE 2 FORMS OF AMBIEN " (ZOLPIDEM TARTRATEIG? AND THERE IS AN IMPORTANT DIFFERENCE.





AMBIEN CR is the only form of Ambien that is FDA approved to help you fall asleep and stay asleep:



The first layer dissolves quickly to help you fall asleep fast, while the second dissolves slowly to help you stay asleep.* So you wake up less frequently and fall back to sleep faster.

For people who have trouble failing asleep and/or staying asleep, only AMBIEN CR has two layers that address both problems. The first layer dissolves quickly to help you fall asleep fast, while the second dissolves slowly to help you stay asleep, so you can wake up ready for your day." AMBIEN CR can be taken for as long as your healthcare provider recommends. Ask your prescriber if AMBIEN CR is right for you.

There is no generic form of AMBIEN CR, so ask your prescriber or pharmacist for AMBIEN CR by name.

* Provers effective for up to 7 hours in climical studies.

" Individual results may vary

For special offers and a 7-Night free trial of AMBIEN CR visit: ambienCR.com/deals or call 1.877.827.1767.

AMBIEN CR in indicated to help you fall asleep and/or stay asleen.

IMPORTANT SAFETY INFORMATION

AMBIEN CR is a treatment option you and your doctor can consider along with lifestyle changes and can be taken for as long as your doctor recommends. Until you know how AMBIEN CR will affect you, you shouldn't drive or operate machinery. Be sure you're able to devote 7 to 8 hours to sleep before being active again. Sleepwalking, and eating or driving while not fully awake, with amnesia for the event have been reported. If you experience any of these behaviors contact your provider immediately. In rare cases sleep aids may cause allergic reactions such as swelling of your tongue or throat or shortness of breath or more severe results. If you have an allergic reaction while Side effects may include next-day drowsiness.

like most sleep medicines it has some risk of dependency. Don't take it with alcohol.

AMBIEN is indicated for short-term treatment to help you fall asleep.

IMPORTANT SAFETY INFORMATION

When you first start taking AMBIEN, use caution in the morning when engaging in activities requiring complete alertness until you know how you will react to this medication. In most instances, memory problems can be avoided if you take AMBIEN only when you are able to get a full night's sleep (7 to 8 hours) before you need to be active again. As with any sleep medication, awake, with amnesia for the event, have been reported. If you experience any of these behaviors contact your provider immediately. In rare cases, sleep medicines

results. If you have an alleroic reaction while using AMBIEN, contact your doctor immediately. Prescription sleep aids are often taken for 7 to 10 days - or longer as advised by your provider. Like most sleep medicines, of side effects associated with the short-term use of AMBIEN. The most commonly observed side effects in controlled clinical trials were drowsiness (2%). dizziness (1%), and diarrhea (1%).

You are encouraged to report negative side effects of prescription drugs to the FDA. Visit www.fda.gov/medwatch or 1-800-FDA-1088



©2008-2009 sanoti-aventis U.S. LLC. All rights reserved. US ACR.08.05.060 July 2008 Printed in USA

MEDICATION GUIDE

AMBIEN CR* (âm'bê-ən see ahr) C-IV

(zolpidem tartrate extended-release tablets)

Read the Medication Guide that comes with AMBIEN CR before you start taking it and each time you get a refill. There may be new information. This Medication Guide does not take the place of talking to your doctor about your medical condition or treatment

What is the most important information I should know about AMBIEN CR?

After taking AMBIEN CR, you may get up out of bed while not being fully awake and do an activity that you do not know you are doing. The next morning, you may not remember that you did anything during the night. You have a higher chance for doing these activities if you drink alcohol or take other medicines that make you sleepy with AMBIEN CR. Reported activities include:

- driving a car ("sleep-driving")
- · making and eating food
- · talking on the phone
- having sex · sleep-walking
- Call your doctor right away if you find out that you have done any of the above activities after taking AMBIEN CR.

Important:

- 1. Take AMBIEN CR exactly as prescribed
- . Do not take more AMBIEN CR than prescribed.
- Take AMBIEN CR right before you get in bed, not sooner.
- 2. Do not take AMBIEN CR if you:
- · drink alcohol
- · take other medicines that can make you sleepy. Talk to your doctor about all of your medicines. Your doctor will tell you if you can take AMBIEN CR with your other medicines.
- · cannot get a full night's sleep

What is AMBIEN CR?

AMBIEN CR is a sedative-hypnotic (sleep) medicine. AMBIEN CR is used in adults for the treatment of a sleep problem called insomnia. Symptoms of insomnia include

- · trouble falling asleep
- · waking up often during the night

AMBIEN CR is not for children.

AMBIEN CR is a federally controlled substance (C-IV) because it can be abused or lead to dependence. Keep AMBIEN CR in a safe place to prevent misuse and abuse. Selling or giving away AMBIEN CR may harm others, and is against the law. Tell your doctor if you have ever abused or have been dependent on alcohol, prescription medicines or street drugs.

Who should not take AMBIEN CR? Do not take AMBIEN CR if you are allergic to anything in it. See the end

of this Medication Guide for a complete list of ingredients in AMBIEN CR. AMBIEN CR may not be right for you. Before starting AMBIEN CR, tell

your doctor about all of your health conditions, including if you:

- · have a history of drug or alcohol abuse or addiction
- · have kidney or liver disease
- · have a lung disease or breathing problems
- · are pregnant, planning to become pregnant, or breastfeeding Tell your doctor about all of the medicines you take including prescrip-

tion and nonprescription medicines, vitamins and herbal supplements. Medicines can interact with each other, sometimes causing serious side effects. Do not take AMBIEN CR with other medicines that can make you sleepy.

Know the medicines you take. Keep a list of your medicines with you to show your doctor and pharmacist each time you get a new medicine.

- How should I take AMBIEN CR? Take AMBIEN CR exactly as prescribed. Do not take more AMBIEN CR than prescribed for you.
- · Take AMBIEN CR right before you get into bed.
- · Do not take AMBIEN CR unless you are able to stay in bed a full night (7-8 hours) before you must be active again.
- Swallow AMBIEN CR Tablets whole. Do not chew or break the tablets. Tell your doctor if you cannot swallow tablets whole.

- For faster sleep onset, AMBIEN CR should NOT be taken with or imme-· Call your doctor if your insomnia worsens or is not better within 7 to
- 10 days. This may mean that there is another condition causing your sleep problems. . If you take too much AMBIEN CR or overdose, call your doctor or
- poison control center right away, or get emergency treatment. What are the possible side effects of AMBIEN CR?

Serious side effects of AMBIEN CR include:

- · getting out of bed while not being fully awake and do an
 - activity that you do not know you are doing. (See "What is the most important information I should know about AMBIEN CR?)
- · abnormal thoughts and behavior. Symptoms include more outgoing or aggressive behavior than normal, confusion, agitation, hallu-
- cinations, worsening of depression, and suicidal thoughts or actions. · memory loss
- · anxiety
- · severe allergic reactions. Symptoms include swelling of the tongue or throat, trouble breathing, and nausea and vomiting. Get emergency

Call your doctor right away if you have any of the above side effects or any other side effects that worry you while using AMBIEN CR.

- The most common side effects of AMBIEN CR are: headache
- · sleepiness
- dizziness
- · You may still feel drowsy the next day after taking AMBIEN CR. Do not drive or do other dangerous activities after taking AMBIEN CR

until vou feel fully awake. After you stop taking a sleep medicine, you may have symptoms for 1 to 2 days such as: trouble sleeping, nausea, flushing, lightheadedness,

uncontrolled crying, vomiting, stomach cramps, panic attack, nervousness, and stomach area pain. These are not all the side effects of AMBIEN CR. Ask your doctor or

pharmacist for more information. Call your doctor for medical advice about side effects. You may report

side effects to FDA at 1-800-FDA-1088.

How should I store AMBIEN CR?

 Store AMBIEN CR at room temperature, 59° to 77°F (15° to 25° C). Keep AMBIEN CR and all medicines out of reach of children.

General Information about AMBIEN CR

- Medicines are sometimes prescribed for purposes other than those listed in a Medication Guide.
- · Do not use AMBIEN CR for a condition for which it was not prescribed. · Do not share AMBIEN CR with other people, even if you think they have the same symptoms that you have. It may harm them and it is against the law. This Medication Guide summarizes the most important information

about AMBIEN CR. If you would like more information, talk with your doctor. You can ask your doctor or pharmacist for information about AMBIEN CR that is written for healthcare professionals. For more information about AMBIEN CR, call 1-800-633-1610 or visit www.ambiencr.com.

What are the ingredients in AMBIEN CR?

Active Ingredient: Zolpidem tartrate

Inactive Ingredients: The 6.25 mg tablets contain: colloidal silicon dioxide, hypromellose, lactose monohydrate, magnesium stearate, microcrystalline cellulose, polyethylene glycol, potassium bitartrate, red ferric oxide, sodium starch glycolate, and titanium dioxide. The 12.5 mg tablets contain; colloidal silicon dioxide. FD&C Blue #2, hypromellose. lactose monohydrate, magnesium stearate, microcrystalline cellulose, polyethylene glycol, potassium bitartrate, sodium starch glycolate, titanium dioxide, and yellow ferric oxide.

Rx Only

This Medication Guide has been approved by the U.S. Food and Drug Administration.

AMBCR-JAN08a-M-A

MEDICATION GUIDE AMBIEN* (ām'be-on) Tablets C-IV

(zolpidem tartrate)

Read the Medication Guide that comes with AMBIEN before you start taking it and each time you get a refill. There may be new information. This Medication Guide does not take the place of talking to your doctor about your medical condition or treatment

What is the most important information I should know about

After taking AMBIEN, you may get up out of bed while not being fully awake and do an activity that you do not know you are doing. The next morning, you may not remember that you did anything during the night. You have a higher chance for doing these activities if you drink alcohol or take other medicines that make you sleepy with AMBIEN. Reported activities include:

- · driving a car ("sleep-driving")
- · making and eating food

- sleep-walking

Call your doctor right away if you find out that you have done any of the above activities after taking AMBIEN.

Important: 1. Take AMBIEN exactly as prescribed

- · Take AMBIEN right before you get in bed, not sooner.
- 2. Do not take AMBIEN if you:
- · drink alcohol
- . take other medicines that can make you sleepy. Talk to your doctor about all of your medicines. Your doctor will tell you if you can take · cannot get a full night's sleep

What is AMBIEN?

AMBIEN is a sedative-hypnotic (sleep) medicine. AMBIEN is used in adults for the short-term treatment of a sleep problem called insomnia.

· trouble falling asleep

AMBIEN is not for children.

AMBIEN is a federally controlled substance (C-IV) because it can be abused or lead to dependence. Keep AMBIEN in a safe place to prevent misuse and abuse. Selling or giving away AMBIEN may harm others. and is against the law. Tell your doctor if you have ever abused or have been dependent on alcohol, prescription medicines or street drugs.

Who should not take AMBIEN?

Do not take AMBIEN if you are allergic to anything in it. See the end of this Medication Guide for a complete list of ingredients

AMBIEN may not be right for you. Before starting AMBIEN, tell your doctor about all of your health conditions, including if you:

- · have a history of depression, mental illness, or suicidal thoughts
- · have a history of drug or alcohol abuse or addiction
- · have kidney or liver disease
- · have a lung disease or breathing problems

· are pregnant, planning to become pregnant, or breastfeeding Tell your doctor about all of the medicines you take including prescrip-

tion and nonprescription medicines, vitamins and herbal supplements. Medicines can interact with each other, sometimes causing serious side effects. Do not take AMBIEN with other medicines that can make you sleepy.

Know the medicines you take. Keep a list of your medicines with you to show your doctor and pharmacist each time you get a new medicine. How should I take AMBIEN?

- · Take AMBIEN exactly as prescribed. Do not take more AMBIEN than prescribed for you.
- · Take AMBIEN right before you get into bed.

- · Do not take AMBIEN unless you are able to stay in bed a full night (7-8 hours) before you must be active again. · For faster sleep onset, AMBIEN should NOT be taken with or
- · Call your doctor if your insomnia worsens or is not better within 7 to 10 days. This may mean that there is another condition causing your
- · If you take too much AMBIEN or overdose, call your doctor or poison control center right away, or get emergency treatment.

What are the possible side effects of AMBIEN? Serious side effects of AMBIEN include:

- · getting out of bed while not being fully awake and do an activity that you do not know you are doing. (See "What is the most important information I should know about AMBIEN?) · abnormal thoughts and behavior. Symptoms include more outgoing
 - or aggressive behavior than normal, confusion, agitation, hallucinations, worsening of depression, and suicidal thoughts or actions.
- · memory loss
- · anxiety

· severe allergic reactions. Symptoms include swelling of the tongue or throat, trouble breathing, and nausea and vomiting. Get emergency medical help if you get these symptoms after taking AMBIEN.

Call your doctor right away if you have any of the above side effects or any other side effects that worry you while using AMBIEN. The most common side effects of AMBIEN are:

· drowsiness

- · dizziness
- · diarrhea
- "drugged feelings"
- You may still feel drowsy the next day after taking AMBIEN. Do not drive or do other dangerous activities after taking AMBIEN until

vou feel fully awake. After you stop taking a sleep medicine, you may have symptoms for 1 to 2 days such as: trouble sleeping, nausea, flushing, lightheadedness.

uncontrolled crying, vomiting, stomach cramps, panic attack, nervous-These are not all the side effects of AMBIEN. Ask your doctor or

pharmacist for more information.

Call your doctor for medical advice about side effects. You may report side effects to FDA at 1-800-FDA-1088.

How should I store AMBIEN?

- Store AMBIEN at room temperature, 68° to 77°F (20° to 25°C).
- · Keep AMBIEN and all medicines out of reach of children.

General Information about AMBIEN

- Medicines are sometimes prescribed for purposes other than those
- · Do not use AMBIEN for a condition for which it was not prescribed.
- Do not share AMBIEN with other people, even if you think they have the same symptoms that you have. It may harm them and it is against the law.

This Medication Guide summarizes the most important information about AMBIEN. If you would like more information, talk with your doctor. You can ask your doctor or pharmacist for information about tion about AMBIEN, call 1-800-633-1610.

What are the ingredients in AMBIEN? Active Ingredient: Zolpidem tartrate

Inactive Ingredients: hydroxypropyl methylcellulose, lactose, magne-

sium stearate, micro-crystalline cellulose, polyethylene glycol, sodium starch glycolate, and titanium dioxide. In addition, the 5 mg tablet contains FD&C Red No. 40, iron oxide colorant, and polysorbate 80.

Rx Only

This Medication Guide has been approved by the U.S. Food and Drug

Bridgewater, NJ 08807

AMB-IUNE08-M-Aa



Gaining Control

Overactive bladder affects one out of five women

BY E JAMES WRIGHT, M.D.

Unfortunately, many women with overactive bladder miss out on effective solutions because they're reluctant to seek help. For overactive bladder, generally defined as voiding more than 8 to 10 times in 24 hours or leaking urine spontaneously, I recommend a "ladder of care."

Learn about the problem

The first rung is education, explaining how the bladder should normally work. Essentially I dispel some of the myths that many women grow up with. Some were told they should always hold in their urine; others they should never hold it in; they should drink less, or drink more in order to flush the kidneys. There's not a bit of science in any of it. So I tell them to forget everything they learned from their grandmother and then explain how it's really supposed to work. Part of the cure is built into that explanation; some 10 to 15 percent of the women I see need nothing more once they understand the intricate connections between the brain, spinal cord and bladder that control urination. Some women need only a week to fix the problem.

Combining exercise with medication

If education doesn't do the trick, the next step is to try out pelvic floor retraining, including Kegel's exercises. These exercises help coordinate reflexes in the pelvis that control urination. In a sense it's like learning a new sport—the more you practice the better you become. Eventually the system between the bladder and brain gets rewired.

I find it more effective to combine Kegel's exercises with medications that relax the bladder muscles. There are now six agents in the class of drugs that treat this condition, so if one doesn't

Overactive bladder is generally defined as voiding more than 8 to 10 times in 24 hours or leaking urine

work it's probably worth trying one or two others because the benefit and side effect profile can sometimes differ from woman to woman. We can usually tell if this combination will work within six months. If it doesn't, we go on to a therapy called neuromodulation.

A pacemaker for the bladder

Neuromodulation uses a silver dollarsize device to stimulate nerves that cam bladder reflexes, essentially a pacemaker for the bladder. The beauty of this procedure is that we use a temporary external mimic to see if it will work before we implant it permanently. If it's successful and life is much better when the woman wears it, she's eligible to have the real device implanted. The success rate is between 60 and 80 percent.

If it doesn't work, a woman may op to try injections of Botox into the inining of the bladder. The technique has been tried in Europe and results have been positive, but it's not been approved by the FDA, insurance usually doesn't cover it and it's expensive. Some of the research has been promising, but these injections aren't yet the standard of care.

We don't have the answer yet for everyone, but we do have a solution for about 70 percent of women. If you're among the other 30 percent, don't despair, You may be told to bear up and live with it until the technology catches up. Rest affects of the series with the series of the se

Dr. Wright is an assistant professor of urology at The Johns Hopkins University and cirector of urology at Johns Hopkins Rayviaw Medical Center.

as Special Acceptioning Sections
as predicted by TMF Marketin
accellaboration-with Jenus
Higgians Machine in
Billimano, Mr.
TIMF Creative Sections

Tentor Liza Greener
Entor liese Lieder
Art Lizactor, Andres
Costa, Production
Gredy-Musphy



This special section was created in conjunction with the faculty physicians of John Hopkins Medicine in Baltimore, Maryland. For more information on these diseases and conditions, or to learn more about Johns Popkins Medicine, wit www. hopkinsmedicine.or or a call. Hopkins USA as 443-2287-5895. The advertises in this section were not selected by Johns Hopkins Medicine, and the placement of adv. in this section in vow way implies any moderagement or recommendation of these products or services by Johns Hopkins Medicine, and the placement of adv.

fewer urges and leaks

Want fewer urges and leaks in your internal plumbing? VESIcare can make a difference.

When your bladder muscle is overactive, it can cause those firestrating urges, so you worry your pipes might leak. This can sometimes get in the way of what you love to do. So it's harden to always do things spun of the moment. VESicare, once a day, helps control your bladder muscle, so it can reduce urges and leaks, day and night if you've had enough, talk to your doctor again about taking care with VESicare.

Important Safety Information

VESicare is for urgency, frequency, and leakage (overactive bladder). VESicare is not for everyone. If you have certain stomach or glaucoma problems, or trouble emptying your bladder, do not take VESicare. Tell your doctor right away if you have a serious allergic reaction, severe abdominal pain, or become unus pauco for three or more days. VESicare may cause blurred vision, so take care while driving or doing unsafe tasks until you know how VESicare affects you.

Common side effects are dry mouth, constipation, and indigestion.

e Information about overactive bladde

Call (800) 403-6565 or visit vesicare.com and you'll receive:

□ Talk to your doctor guide

Take care with
VESIcare
(solifenacin succinate)
tablets

Please see important product information on the following page.

*Subject to eligibility. Restrictions may apply

Patient Information VESIcare* - (VES-th-care)

VESIcare

Read the Patient Information that comes with VEStcare before you start taking it and each time you get in refill. There may be new information. This leafler does not take the place of talking with your doctor or other

What is VESicare'?

VEStorm is a prescription medicine used in adults to treat the following symptoms due to a condition called overactive bladder:

- Having to go to the bothnoom too often, also called "urinary frequency,"

Leaking or werting accidents, also called "urinary incontinence."
 VEStoore has not been studied in children.

What is overcactive bladder?

Overactive bladder occurs when you cannot control your bladder controlled bladder occurs when you cannot control your bladder occursoidates. When these music controlled no overactive bladder, which are uniformly frequency, uniformly improve, and uniformly incombinence fleelingset. Who should NOT take VESIcare'?

ore not able to empty your bladder (also called "urinary reterritor"), have delayed or slow emptying at your stomach (also called "gostnic

retention",
have an eye problem colled "uncontrolled narrow-ougle glaucotto",
ore allergic to VESteare or any of its ingredients. See the end in this
leaflet for a compilete list of ingredients.

What should I tell my doctor before starting VESIcare*?
Before starting VESIcare hell your doctor or healthcare professional about all of your medical conditions including if you:

have any stamach or intestinal problems or problems with constitution.
 have trouble emptying your bladder or you have a veeds wine sream.
 have an eye problem called narrow-angle glaucoma.

ore pregnant or trying to become pregnant (It is not known if VEStorre can harm your unborn baby).

VEStorre can harm your unborn baby).

ore becartleading it is not known if VEStorre passes into breast milk and if it can harm your baby. You should decide whether to breastlead or lake VEStorre, but not both).

Before storting on VEStoore, Itell your doctor about all the medicines you take including prescription and nonprescription medicines, votations, and betterfol applicament. White taking VSScore, Itell your doctor or healthcare protessional about all richings. Ill the medicines you are holding prescription and nonprescription medicines, vitamilis and herbal supplements. VSScore and other medicines may

How should I take VESteare '?

How should I false VESteare? To Date VESteare south as prescribe file date that is right for you. Your doctor may prescribe file date that is right for you. Your doctor may prescribe file lowest dose if you have certain medical conditions such or like nor dishory problems. You should take one VESteare tables one or day. You should take one VESteare tables one or day. You should take VESteare with facility and visualize the tablet whole. You occur take VESteare with or without food.

If you must consult VESteare with or without food.

*flyou miss a disse of VEStare, begin taking VEStare again the next day. Do not take 2 doses of VEStare in the same day.
 *fl you take too much VEStare or averdase, call your local Paison.

What are the possible side effects with VESIcare'?

e most common side effects with VESteare are: blurred vision. Use caution while driving or doing dangerous activities until you know how VESteare affects you.

cary mooths.

constituation. Colf your doctor if you get severe stomach area (abdominal) pain or become constituted for 3 or more days, heat prostration. Heat prostration (see to decreased sweating) can occur when drugs such as VESicare are used in a hot environment. Tell your doctor if you have any side effects that bother you or that

do not go away.
These are not all the side effects with VESIcare. For more information. How should I store VESIcore'?

Keep VESicore and all other medications out of the reach of children.
 Store VESicore at room remperature, 50° to 86°F (15° to 30°C).

Safety dispose of VESicare that is out of date or that you no longer need.

General information about VESicare* Medicines are sometimes prescribed for conditions that are not mentioned in patient information leadlets. Do not use VESteare for a condition for which it was not prescribed. Do not give VESteare to other people, even if they have the some symptoms you have, it

This leafler summarizes the most important information about VESIcone. If you would like more information, tolk with your doctor. You can sak your doctor or pharmasts for information about VESIcone that is written for health professionals. You can also call [806] 727-7003 not free, or visit www.VESICARIE.com.

What are the ingredients in VESteare*? Active ingredients solitesacia sociate inactive ingredients locase monohydrate, com starch, hypromelose

magnesum stearare, tale, polyethylene glycel 8000 ar trianium dioside with yellow ferric colde (5 mg VESicare abliet) or n ferric colde (10 mg VESicare tablet)

Manufactured by: Astelias Pharma Technologies Inc. Norman, Oklahoma 73072

Marketed and Distributed by: ClassoSmithKline

*astellas





2005 Astellas Pharmo US, inc. a Glassos mithidine VPP-004PRTS0 sanuary 200 2009 Astellas Pharmo US, inc. and The Glassos mithidine Group of Companie

Advertisement ONE DAY. ONE EVENT. LIMITLESS POSSIBILITIES.

ESSENCE WOMEN WHO ARE SHAPING THE WORLD LEADERSHIP SUMMIT

October 24, 2008

Your last chance to sign up for the Summit of the year!

Proven strategies to help you:

· Advance in your career

· Reduce your stress

· Reposition yourself for change

This Summit will give you the tools and inspiration to open new doors to your potential.

OUR SUMMIT SPEAKERS INCLUDE: (VISIT ESSENCE COM/SUMMIT FOR COMPLETE SPEAKER LIST)



















CONNECT TO SUCCESS NO MATTER WHAT YOUR CAREER PATH OR LIFE STAGE.

THIS IS THE SUMMIT TO TRANSFORM YOURSELF.

HURRY! OCTOBER 24TH IS ALMOST HERE!







IILD WES RELIVE

MORGAN SILVER DOLLAR & CERTIFIED MINT STATE 63

The #1 Most Collected Classic United States Silver Coin:

indelibly linked to romance and folklore of America's Wild West era.

Over 2/3 of original mintage believed to be melted down by Pittman Act of 1918 & Silver Bull market of 1980.

Famed "cartwheel" wagon spokes luster:

Highly Acclaimed George Morgan design.

modeled after Anna Willess Williams, a young Philadelphia kindergarten teacher and art student.

Largest General Circulation Coin Of Its Time.

Today's prices are approximately 12% higher than 2007 prices & expected to trend higher.

Collectors favor specimens Certified by NGC or PCGS in Brilliant Uncirculated condition evidencing no wear on the coin and exhibiting brilliant mint luster. These are even better, they are Choice Brilliant Uncirculated MS-63.



er George T. Morgan (initial on obverse neck & reverse left ribbon loop) eter 38.1 mm (approx 1.5 in) + Weight: 26.73 g (77344 oz. pure silver) + Composition 900 silver, 100 copper + Edge Reeded

Mint Distribution: Released in 1,000 coin carries "duck" bags weighing 57/bs.

Since the Morgan Silver Dollar first appeared in 1878, it has become the #1 most collected "classic" U.S. silver coin. Over the course of their entire production run, from 1878-1904, and once again in 1921, the Morgan Dollars were minted in five different cities housing U.S. Mint operations. Minted for general circulation, the Morgan Dollars were very popular during their time and remain so among collectors down through to today.

For months, our Acquisition Team has gradually accumulated an impressive, but limited, cache of Certified MS-63 Choice Brilliant Uncirculated Morgan Dollars produced at the Philadelphia, San Francisco and New Orleans Mint facilities between 1878-1904. Each of these historic silver dollars has been graded and certified by either Numismatic Guaranty Corporation (NGC) or Professional Coin Grading Service (PCGS) and sonically-sealed to preserve their condition. You now have a limited time opportunity to order one of these historic coins at our actual dealer cost of only \$41 per coin. The first 250 orders will also receive FREE Priority Shipping & Insurance, an additional \$7 value. Order yours right now before our limited allotment is depleted and this offer is withdrawn.

Certified Choice Brilliant Uncirculated MS-63 MORGAN SILVER DOLLARS¹

Our choice to fulfill all orders; Date (1878 -1904), Grading Service (NGC or PCGS), Mint (Philadelphia, San Francisco or New Orleans)



1-800-459-2646

New Customers Only . No Dealers Please

UTIMEMG1008







Universal Coin & Buillon, Ltd. ● • Est 1994 • 7410 Phelan Blvd. • Beaumont, TX 77706 • UniversalCoin.com Please read important forms and conditions but accompany products purchased **extramplation into 57% sales to its receiver and according to the (I) part absorption to or 10-time (IL) famel Winning mentals revealed and revealed to the (II) part absorption to or 10-time (IL) famel Winning mentals revealed to extramplation (II) or the (IL) and with the property and the (III) and the (III) and the (III) and the (III) are the (III) and (III) are the (same or any regulating lamb or animals of a name of a lamb of the company of the





ADVERTISEMENT

MASTER THE LONG TRIP*

MINNEAPOLIS

Klean Kanteen's two
factories in China also had to
install more equipment
coeli carr on Stainless-Steel Bottles





ia-based NGO hands out free e businesses have to perform

Residence Inn Marrioli
RESIDENCEINN.COM I.800.MARRIOTT

s also the main odles produced o km) away in a onesia. Noodles e in the world's untry, but they rds of almost ev-That wasn't the when inflation fall of President

s Keith Kisling.

Suharto's 32 year military regime prompted food prices to soar, caused factories to fail and led unemployment to double.

To help alleviate the crisis, the U.S. shipped some 30,000 metric tons of wheat to the struggling nation in 1999—and continued to do so until 2005. But rather than simply handing over the wheat to produce the low-cost noodles, the U.S. Department of Agriculture (USDA) contracted with a fledgling nongovernmental organiza-



ART/ MUSEUMS

THE MONSPLANDERS INSTITUTE OF ARTS

Tues - Sat 10 a m - 5 p.m : Sun 11 a.m.-5 p.m.: 2400 Third Ave. S: 612.870.3131: artsmia.org Walk among some 8,000 objects in a classical monument Autumn exhibitions include "Eero Saarinen Shaping the Future" (Sept 13-Jan 4, 09), and "Robert 1962-78" (Oct 4-March 1.09)



HENNEPIN THEATRE

Hennepin Ave., Downtown

hennepintheatredistrict.org The Twin Cities' version of Broadway the district boasts three historic theaters - the Pantages. State, and Orpheum - plus cafes. restaurants, and bars. Appearing at the Orpheum (910 Hennepin) (Oct. 2 at 8 p.m.) and comedian

ORCHESTRA HALL

1111 Nicollet Mall: 612 371 5656: minnesotaorchestra.org

Now in its 105th year, the Minnnesota Orchestra goes eclectically classical this fall with "Sounds of the Sea Vanska Conducts the Sea Symphony" (Sept 26-27, 8 p.m.): "Bach, Beethoven, and Brahms" (Oct. 2 at 11 a m. Oct. 3 & 4 at 8 pm, Oct 5 at 2 pm.)

TARGET CENTER 600 First Ave. N: 612.673.1600;

targetcenter.com

This facility houses professional basketball games, concerts, and family shows. From Sept. 24-28, starting at 7 30 p.m. experience Cirque du Soleil, in "Saltimbanco" On Oct. 9. Tina Turner burns up



FOOD & WINE

THE RIVERFRONT DISTRICT 612.673.5123:

minneapolis-riverfront com Although known for its popular wine bars and late-night dining at half a dozen or more restaurants. you'll also find museums, walking and biking paths, and a farmers' market every Saturday thru October next to the Mill City Museum

THE WAREHOUSE DISTRICT Boundaries: First Ave. N. Second

St. & Washington Ave. N, Third Ave. N and Sixth; 612.334.3131; mplswarehouse.com

"Cool clubs with hot music"

is how this seven-block area downtown has been described Sidewalk cafes mix easily with galleries, shops, and theaters,



SIGHTSEEING

HISTORIC WALKING TOURS Mill City Museum: 704 S.

Second St.: 612.341.7555; millcitymuseum.org

The Minneapolis Riverfront Walking Tour, which passes St. Anthony Falls, once the milling center of the world, starts on Saturdays at



SPORTS

HUBERT H. HUMPHREY METRODOME

1330 Industrial Blvd... Downtown East; 612.331.1900;

hhhmetrodome.com It is home to University of Min-

nesota football, Minnesota Twins baseball, and Minnesota Vikings football Watch the Vikings tackle the Tennessee Titans on Sept 28 and take on the New Orleans

Find a Residence Inn in Minneapolis or any other part of the world RESIDENCEINN.COM • 1.800.MARRIOTT



Global Business

☐ ECONOMIC DEVELOPMENT ☐ SMALL BUSINESS



ECONOMIC DEVELOPMENT

Teaching Them to Fish. A Virginia-based NGO hands out free wheat to poor countries, at a price: the businesses have to perform

BY ANITA HAMILTON

OF THE 4 MILLION METRIC TONS OF WHEAT HAT the U.S. Gonates to struggling countries each year, a few thousand bushels come from Keith and Marlene Kisling's farm in Burlington, Okla. The Kisling's farm in Burlington, Okla. The Kislings grow more than 3,000 acres (1,200 hectares) of hard red winter wheat, which is typically used in whole-wheat bread, cinnamon rolls and other doughty treats. "It's the best qual-

ity wheat in the world," says Keith Kisling.

The very same wheat is also the main ingredient in instant noodles produced nearly 10,000 miles (16,000 km) away in a factory in Central Java, Indonesia. Noodles aren't as important as rice in the world's fourth most populous country, but they can be found in the cupboards of almost every Indonesian household. That wasn't the case a decade ago, however, when inflation and rioting following the fall of President

Suharto's 32-year military regime prompted food prices to soar, caused factories to fail and led unemployment to double.

To help alleviate the crisis, the U.S. shipped some 30,000 metric tons of wheat to the struggling nation in 1999—and continued to do so until 2005. But rather than simply handing over the wheat to produce the low cost noodles, the U.S. Department of Agriculture (USDA) contracted with a fledgling nongovernmental organization.

Photograph for TIME by David McNeese

tion called International Relief & Development (IRD) to create a pioneering food-aid program using a business model that has since become a template for projects in Cambodia, Niger and Sri Lanka.

Providing food aid has traditionally involved doling out portions to long lines of hungry people. And while that still makes sense in emergencies, IRD proposed that the most cost-effective and sustainable approach was to partner with and bolster existing businesses instead. "It's important for people not just to get handouts of food but to work. We showed you could do it," says Arthur Keys, 63, a minister in the United Church of Christ and former labor-union organizer who eventually started his own business advising nonprofits on how to obtain grants. He founded IRD in 1998.

Despite the agency's novice status, IRD's proposal won its first USDA contract, in part because it was the only group willing to go into Indonesia during such an unstable time. "IRD was very young, and in some ways we were taking a risk with them," notes Pat Sheikh, deputy administrator for the agency's Foreign Agricultural Service, which currently has contracts with 25 nongovernmental organizations, including Catholic Relief Services and the World Food Program. Says Keys: "We had enthusiasm. Even though we were new and small, we had key staff people who had worked in Indonesia and were known to USDA."

Tiga Pilar Sejahtera Food (TPS)—based in Solo, an industrial

city about 300 miles (860 km) southeast of lakarta with some 700.00 in halbitants—is one of the beneficiaries off the program. The moodle factory employs 3,500 and estimates its annuial sales at \$50 million. One of the country's largest producers of free vermicelli, egg noodles and wheat biscuits, TPS saw its production drop about 20% after the fall of Suharto as wheat prices doubled. TPS vice president Budhi Istanto, whose family started the business in 1959, credits 1100 with helping the company "get back to its optimal capacity. We were not going to close, but we slowed production as the price of wheat toos and people were buying less."

IRD, based in Arlington, Va., had to run both the logistics of getting wheat to TPS's central Javanese factory and the program itself. That meant clearing customs in Jakarta, delivering the wheat to the mill-







Noodling around Some of the 3,500 workers at the Tiga Pilar Sejahtera factory in Solo, Indonesia

ers and then distributing the flour to the factories charged with producing the noodles. "Some factories did a better job than others," says Keys. Among the problems some had no bags to package the noodles, while others simply failed to produce the agreed output.

To prevent fraud, IRD avoids paying cash up front for products and services. It also requires its for profit partners to reinvest any proceeds derived from IRD wheat. Instead, the millers who process the wheat are reimbursed with a portion of the flour they make to sell at market rate. Factories get the flour free of cost but are required to

Instant Noodles

To see more of Kernal Jufri's photos of an Indonesian noodle factory, go to time.com/ird reinvest their proceeds into new production. 180 collects 66% of the profits, which it then uses for other programs in the country, including a water treatment facility, snacks for school children and health services. 180 keeps 10% of all funding to cover its costs.

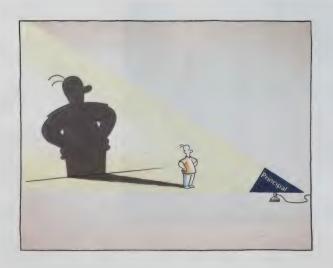
Quality control is its biggest challenge. On occasion, either the millers fail to produce the contracted grade of flour or some of the factories fail to pay IRD its share of profits, IRD tests batches each month and refuses anything that does not pass muster. If factories fail to pay on time, IRD sends bill collectors after them and threatens not to renew their contracts. "We put the fear of the Lord in them," say Peggy Sheehan, adviser to IRD president Keys. The USDA also sent inspectors to Indonesia to make sure its donations were being used as intended.

As an economic-development model, IRD has proved the concept. "We're satisfied," says the uspa's Sheikh. Since 1999, the program has produced more than 78,000 metric tons of fortified noodles for about 4 million low-income Indonesians. It has also produced hundreds of jobs in a country with 9.1% unemployment. "It was difficult to provide for my family before I took this job," says a TPS worker named Suparti, who uses only one name and has been working there for more than a decade. Although rising wheat prices have forced the company to increase prices 30% and the uspa's free-wheat program has

shifted to nations with more pressing food shortages, for now TPS is back on solid financial ground.

So is no. It expects to distribute some śćoc million in aid in 2008, making it one of the largest woos in the world. Contracts with the U.S. Agency for International Development and funds from private donors are enabling it to build roads in Afghanistan and provide grants to small businesses in Iraq, among other projects.

Despite a career spent primarily in public service—rub's founder's first job was with the Amalgamated Clothing Workers union—Keys has never stopped thinking like an entrepreneur. "You have to have a business plan and invest wisely," he says. That's true whether you're a family farner in Oklahoma or a nonprofit serving every corner of the globe.—WITH REPORTING BY IASON TEDIASUKMAN/SOUL



Think big.

EVEN A GROWING BUSINESS should feel like the most important company in its town, state, country, world. At least, that's how we see it. For over 125 years, we've focused on helping businesses of all sizes, well, grow. Whether it's retirement planning and investments, medical coverage or life insurance,

we can easily customize solutions to fit your exact needs. And the needs of the company you'll be to-morrow. Because no matter how big you are, truth is, we'd like

to help you get bigger. WE'LL GIVE YOU AN EDGE"

To learn more, contact your financial professional or visit principal.com

©2010 Phropal Financial Services. In "The Principal Financial Services in "The Principal Financial Services in "The Principal Financial Services in The Principal Financial Services in The Services in The Principal Financial Services in The Services in Th



SMALL BUSINESS

Awash in Sales. Stainless-steel water bottles were a nice niche—until sales exploded. The perils of popularity

BY COELI CARR

RUTH ELLIOTT ONCE THOUGHT NOTHING of carrying her drinking water in a Nalgene polycarbonate bottle, the plastic container that many bikers, hikers and babies use. But she began to notice more people in her Santa Cruz, Calif., neighborhood transporting their H.O in sleek stainless-steel receptacles. Early this year she joined the growing cadre of metal toters when she plunked down \$25.05 for a 40-oz. (1.2 L) stainless bottle. What swaved Elliott, 32, was Canada's decision in late 2007 to reassess a substance found in polycarbonate-bisphenol A (BPA), an estrogen mimicker linked to several medical conditions and diseases.

That the U.S. Food and Drug Administration (FDA) announced in a draft report on Aug. 15 that the trace amounts of BPA found in polycarbonate containers do not pose a threat to infants or adults mattered not a whit to Elliott, or to the many others who have heeded the advice of some experts

who disagree with the FDA. (Canada has announced it will ban the import and sale of polycarbonate baby bottles.)

The groundswell of demand has helped producers of stainless bottles experience a huge surge in sales, seemingly overnight. But the switch has also created its own set of management, environment and trade issues for the lucky manufacturers. One winner is Klean Kanteen, in Chico, Calif., which projects 2008 revenues of \$18 million, up from \$2.5 million in 2007 and less than \$1 million in 2006, Guyot Designs. in Deer Isle, Maine, another stainless-

'We recognized the potential of stainless steel's long life cycle and thought the bottle had really huge potential if marketed correctly.'

- IEFF CRESSWELL

bottle maker, also saw its business do a 180. Guyot projects revenues of ss million this year, 60% of that from stainless-bottle sales. In 2007, those bottles accounted for only \$60,000 of revenue.

Klean Kanteen anticipated the demand several years ago. In early 2004, smallbusiness owners Darrel Cresswell and his children leff Cresswell and Michelle Kalberer became the order-fulfillment contractors for the inventor of a 27-oz. (.8 L) stainless bottle called Klean Kanteen. The more bottles the siblings shipped, the more buzz they heard. "We recognized the potential of stainless steel's long life cycle and thought the bottle had really huge potential if marketed correctly," says Jeff Cresswell. Eventually, the family became owners of the company.

Guyot Designs recently experienced its own dizzying trajectory. Established in 2002 to provide accessories for Nalgene bottles, Guyot-Josh Guyot is product designer and his wife Sloan Russell is president-debuted four stainless-bottle designs in 2005. "We were aware the market was changing," says Russell.

But not as fast as they thought, Initially, their bottles didn't sell, and the company dumped its stainless inventory at cost two weeks before Canada's BPA-related announcement late last year. When a large Canadian outdoor-product retailer pulled polycarbonate bottles off its shelves, Guyot got bombarded with "gigantic orders" and was left scrambling. "We made two trips to China to convince our factorythey thought we were crazy-to make more tools, and we still missed many deadlines," says Russell. Klean Kanteen's two factories in China also had to install more equipment. With weekly shipments averaging 50,000 bottles, the company is just now catching up with orders.

a quandary over environmental issues. While enthusiastic about stainless's recyclability, they're dismayed by China's manufacturing processes, which are not always the greenest. Guyot's Russell uses a third-party verification team to monitor its factory, and the company offsets all carbon emissions resulting from the production process. Despite the controversies, as well as

the FDA's most recent evaluation of BPA and the new BPA-free plastic bottles perched on retailers' shelves, the demand for stainless bottles has not abated. "A slight dip in sales" would be Cresswell's worst-case scenario. "The replacement for polycarbonate is still plastic, and there's a psychological reserve that plastic is bad," says Russell. Which makes the outlook for stainless appear shiny.

Health coverage shouldn't be





We provide affordable coverage for more small businesses than any other carrier. Call today and find out how we can help you.

1.877.271.6827

uhctoday.com/timemag Or contact your broker.



More small businesses nationwide turn to UnitedHealthcare than any other carrier to support their unique health coverage needs. A range of solutions, including PPO, HMO, HRA, HSA and FSA, means we've got you covered in a variety of ways. Find these acronyms confusing? Talk to one of our dedicated Small Business Advisors — they'll help you find solution. It only takes a few minutes, and it's a great way to find coverage to fit your business.

20008 United HealthCare Services for #1 for small buttness and total number of small buttness members covered based or United-HealthCare membership systems (December 2009) for groups with 2-99 employees Insurance coverage provided by all though United HealthCare Insurance Company, or its difficient. Administrative across provided by United HealthCare Insurance Company, United HealthCare Services for or their difficient UNIDEX/9889892010.



WHERE HARD EARNED MEETS WELL SPENT.



EARN UP TO 25,000 MegaBonus™ POINTS.

Get to your dream destination faster with up to 25,000 MegaBonus points when you pay for your stays with your Visa* card between September 15, 2008 and January 15, 2009.

To register now and for complete details, visit
MarriottRewards.com/MegaBonus or call 1-888-MARRIOTT.

YOU'VE EARNED MORE THAN POINTS®

VISA

Participating Brands: Marriott* Hotels & Resorts - JW Marriott* Hotels & Resorts - Renaissance* Hotels & Resorts - Courtyard by Marriott* - Fairfield Inn by Marriott* - SpringHill Suttes by Marriott* - Residence Inn by Marriott * TownePiace Suses by Marriott* - Marriott Vacation Club** International C 2008 Marriott International inc.

Times & Conditions - Marcott Research resources who experies for this promotion is No Clother II. 2008, will see in 5,000 Mergillous points for every thinlight all sets made between Speciments (7), 2008 and horsest points for every thinlight all sets made between Speciments (7), 2008 and horsest points for every thinlight as persistant investments and persistant every control and persistant every persistant every control and persistant every contr

ALFIES MOVIES D BOOKS D MUSIC DOWNTIME

MOVIES

Renaissance Man. Ghost Town star Ricky Gervais quotes Keats and cracks wise. What's not to love?

BY JOEL STEIN

BEFORE WE WALK INTO THE GALLERIS OF the Getty Museum, Ricky Gervals feels the need to lean against a railing overlooking the hills of Los Angeles and quote Keats' When I Have Fears That I May Cease to Be, At length. "I know what he means now," he says. "You hit an age and you realize, What is your legacy? And you don't want to waste your time on things that you're not proud of." Dude, I'm thinking, let's go make fun of paintings! But I can't stop him. I'm not asking questions, yet he starts telling me about the existential qualify of his work. And about how known yisn't important to him. This is not cool.

Luckily, it lasts only 10 minutes, and then we're inside, and Gervais proves to be the best person in the world to go to a museum with. He has a shocking knowledge of art history, gets swoony over timy details

Still life with comedian Actor, director and funnyman Gervais in London

and moves at a reasonable pace, which is to say very quickly. And yes, he makes fun of paintings. The one where the Virgin Mary has her fingers outstretched? "She's talking bout the bloke she met last night," he says. He barely looks at a depiction of plump martyrSt. Andrew as we pass. "That cross," Ger vais says, "would never hold the weight." It is the first time I have spent two hours in a museum and wanted to stay longer.

Sure of His Awesomeness

STILL, I CAN'T SHAKE THOSE FIRST IOMINutes. The guy couldn't be nicer or humbler or easier to talk to, everything I hoped for as a fan. But how could the actor and writer who-first in The Office, then in Extrasmastered the cringe comedy of unaware arrogance have earnestly quoted Keats at me? This is a man who starts his latest stand-up comedy tour, to be aired on HBO on Nov. 15, by walking out in a cape and crown as giant letters spelling out his first name explode in the background, Could it be that Gervais takes the piss out of arrogance because there's so much of it in him? Because when you watch-and you must-the video of More to Lose, the early '80s single from his very serious pop band Seona Dancing, in which Gervais stares moodily into the camera, his hair flapping like a flock of seagulls, you realize this is not a man unsure of his awesomeness.

That self-assurance is why he's been turning down movie roles ever since the second episode of *The Office*. He had no interest in starring in a film he didn'th have complete creative control over. His new movie, *Ghost Toum*—a small, hilarious romantic comedy about a dyspeptic dentist besieged by the dead to help them complete their unfinished business—opens Sept. 19, and marks the first time Gervais hastaken a major role in a movie he didn't write and direct. "I was being a baby. I didn't like being away from home. I don't like not being in charge," he says. "I think

I grew up a little bit." Even so, being in charge retains its appeal, Gervais did Ghost Town in part to help prepare for shooting This Side of the Truth, an \$18 million film due out next year, co-starring lennifer Garner, about a world in which he's the first person to lie. He financed it without a studio so he'd have control. And he's working on a movie with his writing partner on The Office and Extras, Stephen Merchant, called The Man from the Pru, about a group of twentysomething friends in 1970s England trying to escape from their poor, small town. It's what Gervais did, leaving Reading, England, to go to college and then play in

a rock band, eventually getting a job at a

radio station when he was 36.



Man In white In Ghost Town, Gervais is a haunted dentist; Greg Kinnear, a pesky spirit

Pushing the Discomfort Zone

NOW HE AND HIS GIRLFRIEND, WHOM HE met in college, live in London and have bought a second home on Manhattan's Upper East Side because it's close to the museums. At 47, he still has the impishness of someone who unexpectedly made it. When he spots a sign pointing upstairs to PAINTINGS, the L.A. ness of it cracks him up. "Paintings! That's great. They have to be very specific. Like 'Things Made of Clay.' It's a bit like This Side of the Truth, where there's a sign that says CHEAP MOTEL FOR SEX WITH A NEAR STRANGER." On the Ghost Town set, he'd do 15 takes of a scene, trying out different runs; here he flits among the artworks, making great jokes, most of which I have to promise not to print since they're about religious paintings and he's an atheist who likes to offend without hurting box-office receipts. "It's more amazing to me that a man walked around and said that stuff," he says, looking at a painting of Jesus Christ. "There's nothing more amazing than human kindness. You don't have to say later, 'Oh, probably half-God."

That boyish awe, which even his most detestable characters possess, comes out increasingly as earnestness, from the

'For a cynic and a misanthrope, he's actually very sentimental.'

-- DAVID KOEPP, DIRECTOR OF GHOST TOWN tea-jerking Extras finale to the touching moments in Ghot Tourn. In his stand-up, he starts with fat jokes, moves on to a use and then, when you're expecting rape for the comedy trifecta, spends an hour deconstructing fairy tales. "For a cynic and a misanthrope and the generally unpleas—and person at hat perjoiest, he's actually very sentimental," says David Koepp, who co-wrote and directed Chost Dourn. "Which is usually the case with comies, but they're not always eaged at channel line!"

Gervais spends to minutes in front of a portrait, wondering what the royal guy is pointing at. He considers asking the guard but worries the guard won't know and will be embarrassed, and then worries he's being a snob by assuming that the guard won't know. In the end, he decides it's best not to risk it. Gervais, whose comedy is all about pushing discomfort, is not fond off it in his life. "I'd love to take Ricky camping," says his Ghost Town co star I'da Leoni. "It would be the most entertaining four days of my life. I think it would be the first time he'd have lit a fire or been out in the wild."

Gervaisalready has deep thoughts about the wild. As we exit the galleries, he finally notices the view I was trying to show him by the railings. He stops and is quiet. Then be says, "Nature wins, doesn't IV You can't really compete with a few hundred million years of evolution." As we contemplate our mortality. I feel bad for judging him for quoting Keats, he has earned the right to ponder without having to amuse me. But then he adds, "Except spiders. Lose them. Nothing needs eight f [egs."

MOVIES

Baffled After Seeing. Joel and Ethan Coen's follow-up to *No Country for Old Men* is a flaky spy comedy—or is it?

BY RICHARD CORLISS

IF THERE'S A KNOCK ON IOEL AND ETHAN COER, the writer-director brothers who otherwise have enjoyed a quarter century of critical acclaim, it's that they betray a condescension, almost a contempt, for the people they've created. From the lover-killers in the Coensi first feature. Blood Simple, to the babynappers in Raising Arizona and a raft of Minnesotans in Fargo, all manner of desperately striving oafs populate the Coengallery of film art. The brothers have been very smart about their character's being very studie.

That changed last year with No Comtry for Old Men, their faithful adaptation of the Cormac McCarthy novel about one man who steals 52 million in drug money and another man, or monster, who chases him. Both characters were resourceful in the tradition of Hollywood heroes and villains; neither one blithered. The plot carefully built its ensions right up to a climax that confused a lot of viewers—but that too showed fidelity of the film to its source novel. The Coens' entente with genre conventions earned Oscars for Best Picture, Screenplay and Supporting Actor (for Javier Bardem as the pursuer). Those mulish brothers had proved they knew how to play a game appreciated by the film establishment and the audience: No Country was by far their biggest box-office success.

But it's not their game, which is to keep moviegoers off balance. With Burn After Reading, the Coens are back to their old tricks. And this one is either such a cunning conundrum or such a lame jape that despite the star power of George Clooney and Brad Pitt, almost no one will get the joke.

The CIA has elbowed one of its veteran analysts-starchy, sulfur-mouthed

Do the Coens show contempt for the characters they create? Or are they just very smart about people who







Osborne Cox (John Malkovich)—out of the agency. In revenge, Osborne starts composing his memoirs, a computer disc of which falls into the hands of two gym employees: Dovelon Inida Litke(Flances McDormand) and her goofball pal Chad Feldheimer (Flyt), Lindais having an affair with federal Marshal Harry Pfarrer (Clooney), who's also been servicing Osborne's icy wife (Tida Świnton). When Chad and Linda contact Osborne to return the disc, Harry stumbles into the deal. Plot thickens: nooses tighten.

Calling All Knuckleheads

SO FAM. SO FAMILIAR. EXCEPT THAT THESE people are, in varying degrees, didots, engaged in an enterprise that ought to be left to the higher (Qed. The Coens' tactic could be a caustic commentary on the inepittude of those employed to keep the secrets of the U.S. government (Osborne and Harry are figures of, respectively, raw bluster and empty charm), if it weren't that virtually everyone in the movie operates on seriously diminished candlepower. Linda believes that her advancing age has rendered her so unattractive that she seeks transfiguration through plastic surgery.

As for Chad, he's so blithely unknowing that he's a relief from the film's strivers and connivers. The walk Pitt gives him, appropriate less for a guest on Dancing with the Stary than for a heretofore unclassified creature on Animal Planet, is the coolest thing in the picture—tied with the portentous percussion in Carter Burwell's underscoring, which in its pile driving Iashion builds suspense that never pass off.

The movie is at one with its characters: all shiny surfaces and slick camera choreography, it looks so smart it can fool you into thinking something clever is going on or will start in just a minute. Instead, the movie devolves until it practically dissolves, and the only laughter you might be seen from the three ways to be some the control of the c

hear is from the guys behind the camera. The Coens are deadpan pranisters: edtiting their pictures under the pseudonym Roderick layness just the mildest of their jokes. So it's entirely possible that Burn After Reading is some multifilm concept comedy—that No Country for Old Mer was a feature-length diversionary tactic from the Coens' strategy of trying the patience of their most dedicated admirers. They started with that aimless faree The Lady killers and bring the geste to fruition with their latest enervating caper. If this is so, they've managed a pretty complex joke, and it's on you. Too bad it isn't funny.

Dazed and confused Clooney, McDormand, Pitt and Malkovich, clockwise from top left, are players in an inept intrique of their own making Marilynne Robinson's new novel about a prodigal son, a bad man is hard to find

BY LEV GROSSMAN

IT'S A HARD THING TO ADMIT TO being bored by Marilynne Robinson. She's a tremendous power in American fiction. She's the author of Housekeeping, a transcendently weird, overpoweringly sad book that was a finalist for the Pulitzer in 1982, and Gilead, which won it in 2005, almost a quarter-century later. When Robinson writes-as she does in her new novel, Home (Farrar, Straus and Giroux; 325 pages)-that the white hair of a sleeping old man is "like harmless aspiration, like a mist given off by the endless work of dreaming," her similes are so precise and so beautiful that one knows one should not be bored. In her essays, Robinson is a ferocious advocate of the life of the mind and the spirit, and one suspects that if one possessed the virtues she celebrates, probably justly, one would not be bored by Home. And yet one is.

Home is a pendant to Gilead,



"Home to stay, Glory! Yes!" her father said, and her heart sank.

or maybe a reverse-angle instant replay of it: both books are set in the 1950s in the small town of Gilead, Iowa, and are concerned with many of the same characters and events. Robert Boughton, an elderly Presbyterian minister. is dving. A widower and father of eight, Boughton's powers are fading, though he is still full of a shaky heartiness that causes him to end most of his sentences with an exclamation point. His daughter Glory, unmarried in her late 30s, has come home to take care of him, partly because she doesn't have much else to do in the wake of a failed engagement, "She had dreamed of a real home for herself and the babies, and the fiancé. a home very different from this good and blessed and fustian and oppressive tabernacle of Boughton probity and kind intent." Such a

Soon another hird returns to the nest: Rober's prodigal son Jack. (What else would he be named?) Jack is a notoriously unemployable drunkard who in his youth stole prolifically, then fathered a child out of wedlock, then fled Gilead. He hasn't been back in 20 years. "I failed as a lowlife," he cracks. "But not for want of—application." A tender, troubled soul, Jack feels desporately guilty about his feels desporately guilty about his

misdeeds, but at the same time he finds his family 50 christian forgiveness unbearable. Glory and Robert are furious with lack but at the same time they ache with love for him. All three of them with a to make the most proper of how to reconcile or whether they even of how to reconcile or whether they even want to. If Glieda were located a few miles

You're desperate for Jack and Glory to fall into bed, even if they are brother and sister farther south, the situation would be Faulknerian. As it is, it could pass for a more austere, lyrical prequel to *The Corrections*.

ing Home inspires. Awe is another one. As writers go, Robinson is among the superpowered. She moves easily in and out of minds that to a lesser writer would be solid and opaque, evoking their smallest, most intricate emotions with master-level eloquence. But at heart, Home is Jack's book, or it should be, and therein lies the problem. He's charming enough-God knows what the Boughton family did for the 20 years he was gone, since he's the only one in the house who can make a proper joke. He just isn't quite real. It's impossible to locate in lack the anger and lust that drove him to defile the local women and then skip town, and Robinson leaves utterly abstract whatever misdeeds kept him busy for two decades in the flesh pits of (gasp!) St. Louis. Mo. He's one of these erudite wastrels like Stephen Dedalus who quote scripture freely, but unlike Dedalus, you can't imagine him touching anybody, even himself. He's more like Lovelace, the libertine villain in Clarissa: a devout person's idea of what a scoundrel might be like. And if we don't know, really know, why lack left Gilead, we cannot feel what it costs him to come home.

There are grand things in Home. Perfect things, even. The way that Gilead is both idyll and prison to Glory, the birthplace of all her hopes and their tomb. Robert's long, ungraceful dive into death-"Jesus never had to be old," he complains. But the problem of lack leaves a slack ness at the heart of the book, and Robinson never takes it in. Twothirds of the way through, you're desperate for lack and Glory to fall into bed together, even if they are brother and sister, just as a gesture of Christian charity toward a reader starved for incident. It's a strange thing for a novel to be full of so much wisdom and craft and still be so unsatisfying. It's as if Robinson somehow understands everything about people-their astounding strength, their pathetic weakness-but has forgotten something essential about readers.



MUSIC

Guitar Heroes.

Metallica's ninth album is its fastest, loudest and best ever

BY JOSH TYRANGIEL

METALLICA'S NEW ALBUM, DEATH Magnetic, will have you chuckling response to heavy metal. Even those of us who can't resist a good power chord have to concede that metal is a genre rarely burdened by self-awareness, which explains why Ozzy Osbourne will remain its spiritual leader for as long as he stumbles the earth. Spinal Tap is nearly 25 years old, yet bands keep naming themselves after torture techniques, and guitarists still wield their instruments like six string phalluses. It's music that literally dares you not to mock it.

But title aside, Death Magnetic is no joke. Large segments of the album move with a velocity and precision that have no precedent. Let's repeat: no precedent. It's as if Metallica was determined to prove that on its ninth album it could do everything it did in its early-'gos prime-a prime that brought heavy metal as much critical acceptance and commercial success as it will ever receive-only several times faster and with more feeling. The songs fly by with the force of the world's angriest amusement-park ride, and when they set you down, often after seven or eight dizzying but tuneful minutes, giddiness is the only appropriate response.

Joy of this or any kind has been largely absen from Metallica's recent history. The group's last three records were marked by infighting and an edge of uncertainty, as if the band members—who are smarter and more sensitive than their facial hair might lead you to believe—were embarrassed by mere excellence as a metal group but unsure how to expand their emotional and thematic range. I met James



Magnetic personalities From left: Kirk Hammett, James Hetfield, Lars Ulrich and Robert Trujillo

Hetfield, Metallica's imposing singerand rhythm guitarist, shortly before the release of 2003; St. Auger and a week after got engaged. Hetfield offered congratulations and joked. "Feel free to use Ehter Suntmans your weeding song." Then he sighed. "One day we'll write something people can celebrate to." It was not surprising that St. Auger turned out to be weighed down by its pretensions, the musical equivalent of a sportswirter's novel.

To get itself out of the decade long fog, Metallica jettisoned longtime producer Bob Rock and turned to Rick Rubin, bearded sage to evervone from the Beastie Boys to the Dixie Chicks, Rubin told the band to stop trying to evolve and instead to devolve, to embrace its early thrash sound and improve it. He also encouraged the group to make longer songs, a key tactical decision. Death Magnetic's best track, Broken, Beat & Scarred, has a chaotic, minute-long intro that never telegraphs the melody line to come. It keeps bobbing and weaving until the 3:30 mark. when, just after Hetfield barks, "What don't kill ya make ya more

strong," all four band members drop



The result isn't a wall of sound; it's a giant barbed-wire fence

the clutch and play as hard and as fast as they can—without sacrificing the clarity of a single note. The result isn't a wall of sound so much as a giant barbed-wire fence.

Creating nuance on a runaway train is an impressive trick, and Death Magnetic does it in part by reaching back to jazz. Drummer Lars Ulrich's father played with Miles Davis and was the proprietor of Copenhagen's Blue Note club, but it's the dialogue between Hetfield and lead guitarist Kirk Hammett that feels the most improvised. On My Apocalypse, the guitars (most of which were recorded live) tussle and throw off sparks, egging each other on. The End of the Line builds to another duel that appears to resolve with a Hammett solo-until the guitars reunite and a whole new melody erupts.

about rage and redemption, and if you fail to find meaning in them, fair enough, not everyone needs 80 minutes of anger management. But the sound of a band playing better than it ever has ought to bring a smile to your face. It certainly earned my respect.



2 HOURS

LAST SEEN: WHILE WAITING FOR CLARITIN° TO START WORKING. IF FOUND PLEASE CALL: 1-800-4-ZYRTEC.

Downtime



5 Things You Should Know About. A sci-fi standout, twangy Simpson and DIY Martha



Anathem By Neal Stephenson; out now

What ever happened to the great novel of ideas? It has morphed into science fiction, and Stephenson is its foremost practitioner. Here he imagines a postapocalyptic world where cloistered monks keep the secrets of mathematics safe from the fallen civilization around them. A-



The Women Written and directed by Diane English; rated PG-13; out now There's not even one male in this update of a Clare Boothe Luce play. But the men aren't missed, what with all the dames who surround Meg Ryan's Mary Haines, the doing-it-all mom whose spouse is doing someone else. More authentic than the femme films of summer, if a little less fun, B-



Towelhead Written and directed by Alan Ball; rated R; out now

Making the offensive funny is not easy. It's even harder when your protagonist is a 13-year-old girl, and your subjects are sex and race. Ball's film is as cringe-inducing as an after-school special but with a larky tone that invites the audience to feel complicit. One word: ick. F



Do You Know By Jessica Simpson; available now With its pat narratives, modern country excels at masking a lack of depth with a high gloss of feeling. So, good career move! Simpson navigates her twangy debut without incident until Dolly Parton shows up for a duet, clears her throat and reminds us to stop grading on a curve. C



Whatever, Martha! Fine Living Network; Tuesdays, 9 p.m. E.T.

Alexis Stewart watches reruns of Martha Stewart Living with Jennifer Koppelman Hutt and cracks risqué jokes about her mom's short shorts. Does anyone need to see this besides a family therapist? Take the DIY approach: mix some margaritas and make fun of MSL yourself. D



DON'T LOSE ANY MORE TIME.

ZYRTEC® STARTS WORKING 2 HOURS* FASTER THAN CLARITIN: AND IT KEEPS WORKING ON YOUR INDOOR AND OUTDOOR ALLERGY SYMPTOMS FOR 24 HOURS. zvrtec.com



THE FASTEST 24 HOUR OTC ALLERGY RELIEF.

'Based on onset of action studies with ZYRTEC 10 mg vs. Claritin and Placebo, Significant relief vs. Claritin at I Hour, the first time period evaluated. All third-party trademarks are the property of their respective owners.



Alaskanomics. Sarah Palin may have her appeal. But she isn't a tough fiscal conservative. Just look at the numbers

SARAH FALIN THINKS SHE IS A BETTER AMERICAN THAN you because she comes from a small town, and a superior human being because she isn't a journalist and never lived in Washington and likes to watch her kids play hockey. Although Palin prised John McCain in her acceptance speech as a man who puts the good of his country ahead of partisan politics, McCain pretty much proved the opposite with his selection of a running mate whose main asset is her ability to reignite the culture wars. So maybe Governor Palin

does represent everything that is good and fine about America, as she herself maintains. But spare us, please, any talk about how she is a tough fiscal conservative.

Palin has continued to repeat the already exposed lie that she said, "No, thanks," to the famous "bridge to nowhere" (McCain's favortie example of wasteful federal spending). In fact, she said, "Yes, please," until this project became a symbol and political albatross.

Back to reality. Of the 50 states, Alaska ranks No. 1 in taxes per resident and No. 1 in spending per resident. Its tax burden per resident is 2½ times the national average; its spending, more than

double. The trick is that Alaska's government spends money on its own citizens and taxes the rest of us to pay for it. Although Palin, like McCain, talks about liberating ourselves from dependence on foreign oil, there is no evidence that being dependent on Alaskan oil would be any more pleasant to the pocketbook.

Alaska is, in essence, an adjunct member of orec. It has four different taxes on oil, which produce more than 89% of the state's unrestricted revenue. On average, three quarters of the value of a barrel of oil is taken by the state government before than oil is permitted to leave the state. Alaska residents each get a yearly check for about \$2,000 from oil revenues, plus an additional \$1,200 pushed through by Palin last year to take advantage of rising oil prices. Any sympathy the governor of Alaska expresses for folks in the lower 48 who are suffering from high gas prices or can't afford to heat their homes is strictly crocodile tears.

As if it couldn't support itself, Alaska also ranks No. 1, year after year, in money it sucks in from Washington. In 2005 (the most recent figures), according to the Tax Foundation, Alaska ranked 18th in federal taxes paid per resident (\$5,434) but first in federal spending received per resident (\$13,950). Its ratio of federal spending received to federal taxes paid ranks third among the so states, and in the absolute amount it receives from Washington over and above the amount its ends to Washington, Alaska ranks No. 1.

Under the state constitution, the governor of Alaska has unusually strong powers to shape the state budget.

At the Republican Convention, Palin bragged that she had vetoed "nearly s500 million" in state spending during her two years as governor. This amounts to less than 2% of the proposed budget. That's how much this warrior for you, the people, against it, the government, could find in wasteful spending under her control.

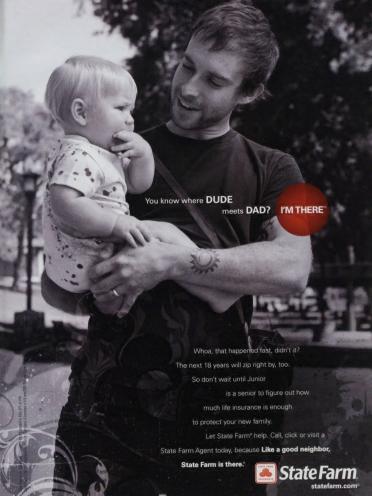
One thing Barack Obama and McCain disagree on is an oil windfall-profits tax. McCain is against it, on the theory that it is a tax and therefore bad and also on the theory that it would discourage domestic production. Obama is for it, on the theory that if oil companies can make a nice profit when oil sells for \$50 per bbl, they can still

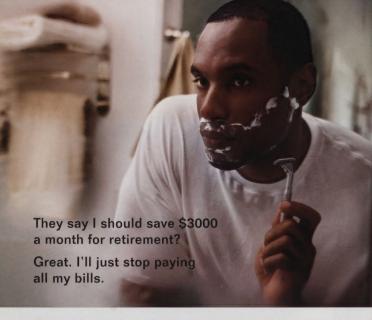
make a nice profit when it sells at more than \$100, even if the government takes a bit and spreads the money around to those who are hurting from higher oil prices.

Although Palin's words side with McCain in this dispute, her actions side with Obama. Her major legislative accomplishment has been to revamp Alaska's windfall-profits tax in order to increase the state's take. Alaska calls in "clear and equitable share" tax. The state assumes that extracting oil from the tundra costs about \$25 per bbl. and takes as much as 75% of the difference between that and the sale price.

Why is a windfall profits tax good for Alaska but not for the U.S. Twell, it's bovious, isn't it'? People in Alaska are better than people in the rest of the U.S. They're more American. Although there are small towns and farms and high school hockey teams in the lower 4g, there are fewer down here, per capita, than in Alaska. And there are many more journalists and pollsters and city dwellers and other undesirables who might benefit fewery American had the same right to leech off the government as do the good citizens of Sarah Palin's Alaska.







WealthRuler.™ a retirement planner that makes it easy to create realistic strategies that fit your goals. What happens to your retirement savings if you buy a new house? Start a college fund? Or decide to relocate? With WealthRuler from TD AMERITRADE, you can easily test out different life scenarios. Unlike similar tools that only focus on retirement funds, WealthRuler takes more aspects of your life into account—such as geographic location, marital status, even an inheritance—to show you the potential impact of your financial decisions. Call us or visit TDAMERITRADE.com to try WealthRuler for fee. Or to learn more, stop by any branch office.

ANYONE CAN USE WEALTHRULER, ANYTIME, TRY IT TODAY.

877.TDAMERITRADE

TDAMERITRADE.COM/WEALTHRULER



More in coulding values and option anability rang data shared access and table resulting in November to rote into, studying and of process in November to rote on the resulting of process and table results in the rote of process in the rote of the rote